

79 00418

# **HOUSING ANALYSIS 1978**

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**REVISED FROM 1977 EDITION**

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**CITY OF RICHMOND  
PLANNING DEPARTMENT**



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1978

HOUSING ANALYSIS

(Revised from 1977 Edition)

(A Background Report for the Housing Element)

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*Housing--Statistics--Co--Richmond*  
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## I.

### INTRODUCTION

#### Purpose of Richmond Housing Analysis

The Housing Analysis is a comprehensive description of the housing situation existing in the City of Richmond. The purpose of the Housing Analysis is to clarify the issues surrounding housing in Richmond and to propose realistic goals and policies for housing; in short, to provide the framework from which to revise the Housing Element and the Housing Assistance Plan. The current Housing Element and Housing Assistance Plan are outdated and are not in keeping with recent revisions in State and Federal regulations.

The Housing Analysis will be circulated widely to obtain community opinion and support and to assist the City to focus on the housing needs and problems and establish appropriate goals and policies to guide the revitalization and development of housing in Richmond. The Housing Element will be revised based on the information contained in the Analysis and the opinions of the community. The Housing Element will, in turn, provide the basis for development of a revised Housing Assistance Plan in a three to five year implementation program.

#### Housing Planning History

The City of Richmond has long been concerned with meeting the housing needs of its citizens. Housing planning dates back 25 years, to 1952, when efforts were initiated to replace temporary war housing in order to accommodate the City's growing population.

Recent housing planning efforts include the adoption of the Housing Element to the Richmond General Plan in 1970 prior to the availability of 1970 U. S. Census data. Local area plans were prepared for three neighborhoods under the Model Cities Program (1969-1974), and the Housing Assistance Plan prepared in 1975 was developed to meet requirements of the U.S. Housing and Community Development





Act of 1974. In addition, a Housing Conditions Survey was conducted by City staff to determine the condition of the City's housing stock for the Housing Assistance Plan. The Housing Analysis draws heavily on the experience of all previous housing planning efforts.

#### State and Federal and ABAG Requirements

Cities are mandated to have housing elements by State and Federal laws. Each City is required by State Legislation to have a housing element adopted as part of the city's General Plan. The California Government Code defines housing elements as

"...consisting of standards and plans for the improvement of housing and for the provision of adequate sites for housing. This Element of the General Plan shall endeavor to make adequate provision for the housing needs of all economic segments of the community."

The U.S. Department of Housing and Urban Development (HUD) has also adopted a similar requirement under the 1968 Housing Act P.L. 90-448. In the Act, HUD states that housing planning:

"...shall take into account all available evidence of the assumptions and statistical bases upon which the projection of zoning, community facilities, and population growth are based so that the housing needs of both the region and local communities studied in the planning will be adequately covered in terms of existing and in migrant population growth."

Under this Act a housing element is required prior to receiving additional '701' planning assistance grants. New HUD regulations which apply to cities applying for Community Development funds require the preparation of a three year Community Development Plan; an Annual Community Development Program; a three year Housing Assistance Program; and an Annual Housing Action Program.



Locally, the Association of Bay Area Governments (ABAG) recently adopted a Regional Housing Subsidy Distribution System for allocating federal housing assistance funds among Bay Area cities and counties. The allocations are not mandated, but the system encourages local jurisdictions to plan for and to accept their "fair share" of housing low-income persons.

The Housing Analysis meets the requirements of Federal and State regulations and is in accord with the "fair share" allocation of housing for low-income persons.

#### Definitions

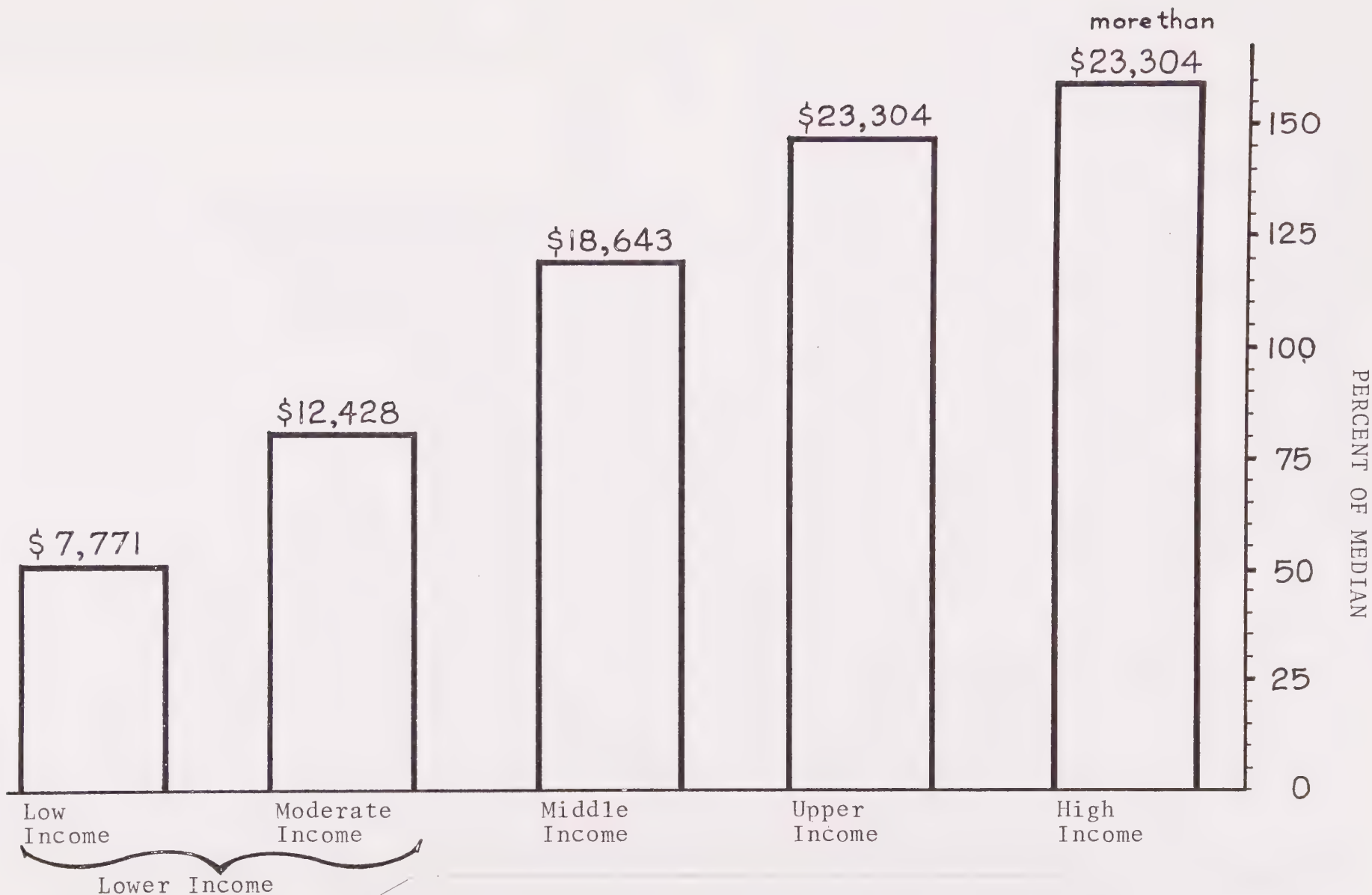
The following are definitions of terms frequently used through this report:

##### Household Income Levels

- |                   |   |
|-------------------|---|
| - Low-Income      | - Families whose median income is below 50% of the median income of the Standard Metropolitan Statistical Area (SMSA).                        |
| - Moderate-Income | - Families whose median income is between 50% and 80% of the median income of the SMSA.   |
| - Lower-Income    | - Families whose median income is below 80% of the median income of the SMSA. This category includes both low and moderate-income categories. |
| - Middle-Income   | - Families whose median income is between 80% and 120% of the median income of the SMSA.  |
| - Upper-Income    | - Families whose median income is between 120% and 150% of the median income of the SMSA.   |
| - High-Income     | - Families whose median income is 150% and above of the SMSA.   |



ANNUAL FAMILY INCOME (1975)



## 1975 RICHMOND FAMILY INCOME LEVELS

SOURCE: Based on median income of San Francisco - Oakland Standard Metropolitan Statistical Area.

\*1975 Median Family Income for San Francisco - Oakland SMSA = \$15,536.





Table I-1

Income Categories Based On Median Income Of San Francisco-Oakland  
Standard Metropolitan Statistical Area<sup>1,2</sup>

Income Category	Percent of Median Income Definition	1970 Median Family Income of SMSA <sup>1</sup>	1970 Median Household Income of SMSA <sup>2</sup>	1975 Median Family Income of SMSA <sup>3</sup>
Low-Income	below 50%	below \$ 5,900	below \$ 4,401	below \$ 7,771
Moderate-Income <sup>4</sup>	50- 80%	\$ 5,900- 9,441	\$ 4,401- 6,862	\$ 7,771-12,428
Lower-Income	below 80%	below \$ 9,441	below \$ 6,862	below \$12,428
Middle-Income	80-120%	\$ 9,441-14,162	\$ 6,862-10,563	\$12,428-18,643
Upper-Income	120-150%	\$14,162-17,703	\$10,563-13,204	\$18,643-23,304
High-Income	above 150%	above \$17,703	above \$13,204	above \$23,304

<sup>1</sup>1970 Median Family Income for San Francisco-Oakland SMSA = \$11,802.

<sup>2</sup>1970 Median Household Income for San Francisco-Oakland SMSA = \$ 8,803.

<sup>3</sup>1975 Median Family Income for San Francisco-Oakland SMSA = \$15,536.

<sup>4</sup>The moderate-income and low-income category are equivalent to the HUD definition of moderate-income and very low-income respectively.

Region - The term region refers to the 9 counties within the San Francisco-Oakland SMSA which is defined by the U. S. Bureau of the Census.

Market Area - The Market Area concept was developed by ABAG to facilitate planning. Each market area is a geographic subsection of the region which has been found to have similar trends, character, problems and potential. The City of Richmond is located in the market area which includes the communities of Richmond, El Cerrito, Kensington, San Pablo, El Sobrante, Pinole, Hercules and Rodeo. Richmond is the largest, both in land area and population of the eight communities in the housing market area. It is also the focal point for transportation, medical and other human services and employment opportunities for the market area. Within the market area the City of Richmond has the largest concentration of low-income residents, the highest unemployment level and more people living below the poverty level than any of the other communities. Thus the City is not only the employment and service center but it has also inherited the majority of social and housing problems in the market area.



Fair Share - According to the proposed State Department of Housing and Community Development regulations, a "fair share allocation plan" should be drawn-up for each market area, whereby, every community will be responsible for housing a certain portion of low and moderate income persons. The Association of Bay Area Governments has developed an allocation plan for distributing subsidized housing among the communities in the region which is based on fair share formulas.

Target Area - Target Area is a term which is used throughout the Housing Analysis. It refers to the neighborhoods of:

North Richmond/Parchester,  
Iron Triangle,  
Southside,  
Pullman Plaza,  
Belding Woods, and  
North and East I.

The Target Area was designated for the following reasons:

- It is the oldest area in town, the lots and houses are small and of cheap construction, and many are abandoned or deteriorated.
- Families in the area have very low incomes, and a large percentage receive some form of public assistance and are unemployed.

Federal programs often mandate the designation of target areas where the use of funds is to be concentrated. The following chart compares the target areas of various Federal programs with that of the Housing Analysis.



Table I-2  
Comparison Of Target Area Designations

Neighborhood	Federal Program					
	Housing Analysis	Special Impact Area <sup>1</sup>	Community Development HUD	Concentrated Employment DOL	CETA DOL	Model Cities Program--HUD
North Richmond/ Parchester	X	X	X	X	X	X
Iron Triangle	X	X	X	X	X	X
Southside	X	X	X	X	X	X
Pullman Plaza	X	X		X	X	
Belding-Woods	X		X	X	X	
Eastshore				X	X	
North & East I	X		X			

<sup>1</sup>U. S. Department of Commerce, Economic Development Administration (EDA).

#### Data Sources

The data utilized in the Housing Analysis was obtained from the 1970 U.S. Census, the Contra Costa County 1975 Special Census, and the Richmond Housing Conditions Survey. The 1975 Special Census has not been certified by the City of Richmond. However, the data does provide some indication of trends and is therefore used for those purposes only. The Housing Conditions Survey was conducted in 1974 by City staff. Citywide 1974 estimates were derived using 1970 Census data.

#### Assumptions

1. Housing constitutes a problem at the federal, state and regional levels as well as at the local level. Likewise, solving the housing problem is beyond the capability of local government and must have the support and financial assistance of the State and Federal Government. The Housing Analysis assumes that the City's role is coordinating and marshalling outside resources as well as the leadership and creating a legal and administrative environment necessary to promote the revitalization of Richmond.





CITY OF  
**RICHMOND**  
AND VICINITY  
CONTRA COSTA COUNTY  
CALIFORNIA

1970

PREPARED UNDER THE DIRECTION OF  
THE CITY ENGINEER  
BY  
HARRISON & SONS, INC.  
SAN FRANCISCO, CALIF.

**NEIGHBORHOODS**





2. The City of Richmond currently houses more than its regional fair share of low and moderate-income persons and therefore more than its share of the related housing and social problems. The Housing Analysis assumes that, with the leadership of ABAG and its constituent local governments and with the pressure of state and federal government, other local governments will gradually assume more of their fair share thereby reducing the stress on Richmond.

3. Housing is only one of the needs of Richmond residents. Economic and social needs are closely related and equally important. Solving one need will impact other needs but will not eliminate them. The Housing Analysis treats housing as a distinct subject but acknowledges that all other needs are related and must be addressed concurrently.

4. Upper and high-income families in the SMSA earned about \$18,643 in 1975. Families in this economic bracket can afford to buy adequate housing in neighborhoods which are satisfying to them provided that down payments are available. Families earning \$18,643 in 1975 could purchase houses worth \$44,000. However, few \$44,000 houses are available on the market. They may object to the price but they are able to buy them and the payments can be lower than one quarter of their income (Paying more than a quarter of annual income is considered overpayment for housing). The Housing Analysis assumes that the major housing problems in Richmond are with low-, moderate-, and in the past few years, middle-income families. Therefore, the focus of the study is on low-, moderate- and middle-income families and the neighborhoods in which they reside.

#### Scope

The Housing Analysis is a description of the housing situation in Richmond. It updates the information in the 1970 Housing Element and 1975 Housing Assistance Plan. It describes existing housing problems and presents possible goals and policies the City may choose to adopt. Although the Housing Analysis addresses all housing needs of Richmond residents, its primary focus is on the housing needs of low- and moderate-income persons.





Chapter II of the Housing Analysis proposes a housing goal and five long-range policies. Chapter III presents the facts of Richmond's housing situation from various perspectives--general description, historical viewpoint, housing characteristics, population characteristics, and a description of the target area. Chapter IV highlights the four major problems faced by the City as it attempts to provide adequate housing and revitalize neighborhoods. The four major problems of existing housing stock, the cost of housing, the lack of investment and the lack of confidence and pride. The final chapter restates the five long-range policies, summarizes findings regarding each policy, and proposes short-range policies to further define the role of the City.

The Housing Analysis stops with the statement of policy. The next step for the City is to adopt housing policy. The adopted housing policy will then be used to prepare a housing implementation program. The implementation program, or Housing Assistance Plan as it will be called will be prepared in 1978.



## II.

### RICHMOND HOUSING GOALS

The proposed housing goal and long range policies stated below suggest the general framework within which the City of Richmond may determine more specifically the housing mix and the neighborhood form which is desired, the role of the City, and the housing activities which will be undertaken over the next five years.

GOAL of the City of Richmond is:

*To provide the opportunity for a fair share of all segments of the population living in the local market area to obtain a variety of adequate housing convenient to other activities and facilities, in neighborhoods that are satisfying to them.*

LONG RANGE POLICY of the City of Richmond is:

- 1. To ensure that a fair share of market area residents are able to obtain a variety of standard dwelling units of a size suitable for their needs and at a price they can afford.*
- 2. To maintain and develop attractive, safe, residential neighborhoods with a variety of dwelling types and community facilities that will produce neighborhoods with distinct identities and which are convenient to other activities.*
- 3. To eliminate all forms of illegal arbitrary discrimination from the housing market, and to pursue development of neighborhoods which are balanced by race, age, and income level.*
- 4. To provide opportunities for all segments of the community to own their own home.*
- 5. To take action as rapidly as feasible depending on local, state, and federal resources to ensure that the other four policies are implemented.*

The goal and long range policies are derived from policies stated in resolutions adopted by the City Council in 1962 and 1966 and from goals suggested in the Housing Assistance Plan adopted in 1975. The long range policies are specific statements of directions indicated in the goal.

The goal and five long range policies meet the requirements of Federal Community Development and Comprehensive Planning regulations, State Housing Element Guidelines (proposed) and are in accord with the ABAGs Draft Regional Housing Plan.



### III.

#### FACTS OF RICHMOND'S HISTORY AND PRESENT HOUSING SITUATION

The facts of Richmond's housing are presented in a variety of ways for full understanding of the situation. The chapter begins by describing the City and locating it in the San Francisco Bay Area. Next the development of housing in Richmond is highlighted. The actual housing characteristics are provided in the third section. Population characteristics are detailed in the fourth section to provide the reader with information about the housing occupants. The last section summarizes information concerning the Target Area.

##### A. General Description of Richmond

Richmond is a medium sized city with a 1970 population of 79,043 and a 1975 population which is probably less. It is located in Western Contra Costa County, sixteen miles northeast of San Francisco on a peninsula of land which separates the San Francisco and San Pablo Bays.

Two major highways, Interstate 80 and State Highway 17, pass through the City. The Richmond-San Rafael Bridge also connects Richmond directly to the Redwood Empire and Northwestern California. Two transcontinental railroads have marshalling yards within Richmond. Its port's northern terminal is a major West Coast facility. BART connects with AMTRAK in Richmond. Richmond industry is diversified. The City accommodates both heavy and light manufacturing, service industries, and governmental and commercial centers. The highways, railroads, AMTRAK, BART and the port make Richmond the northern transportation center of the Bay Area for goods and people from Central California and the western states.

According to 1970 U.S. Census statistics, Richmond has a total of 26,931 housing units of varying sizes, in various price ranges and in various locations from flatlands to hill lots with views of the San Francisco Bay.





## B. Housing History

Throughout its history Richmond has housed and continues to house predominantly moderate and low income families. (See Table 1) Housing increases and decreases have been directly related to the development or decline of industry and the related requirements for workers and housing.

The City of Richmond was founded at the turn of the century with the location of the Standard Oil Refinery and the Santa Fe Railroad on the Bay. The City grew steadily reaching a population of 23,000 by 1940. The growth was based on providing small inexpensive homes for workers hired by constantly expanding Richmond industries. Certain neighborhoods--Point Richmond and the Iron Triangle--contained more substantial houses, often victorians.

During World War II, war-related industries, particularly the Kaiser Shipyards and the port which were used as a military staging area for rail, highway and water shipments, created a large demand for employees and housing which changed the face of Richmond. The result was a five-fold increase in population, reaching over 100,000 by 1944. Chart III-1 provides details of Richmond's population growth.

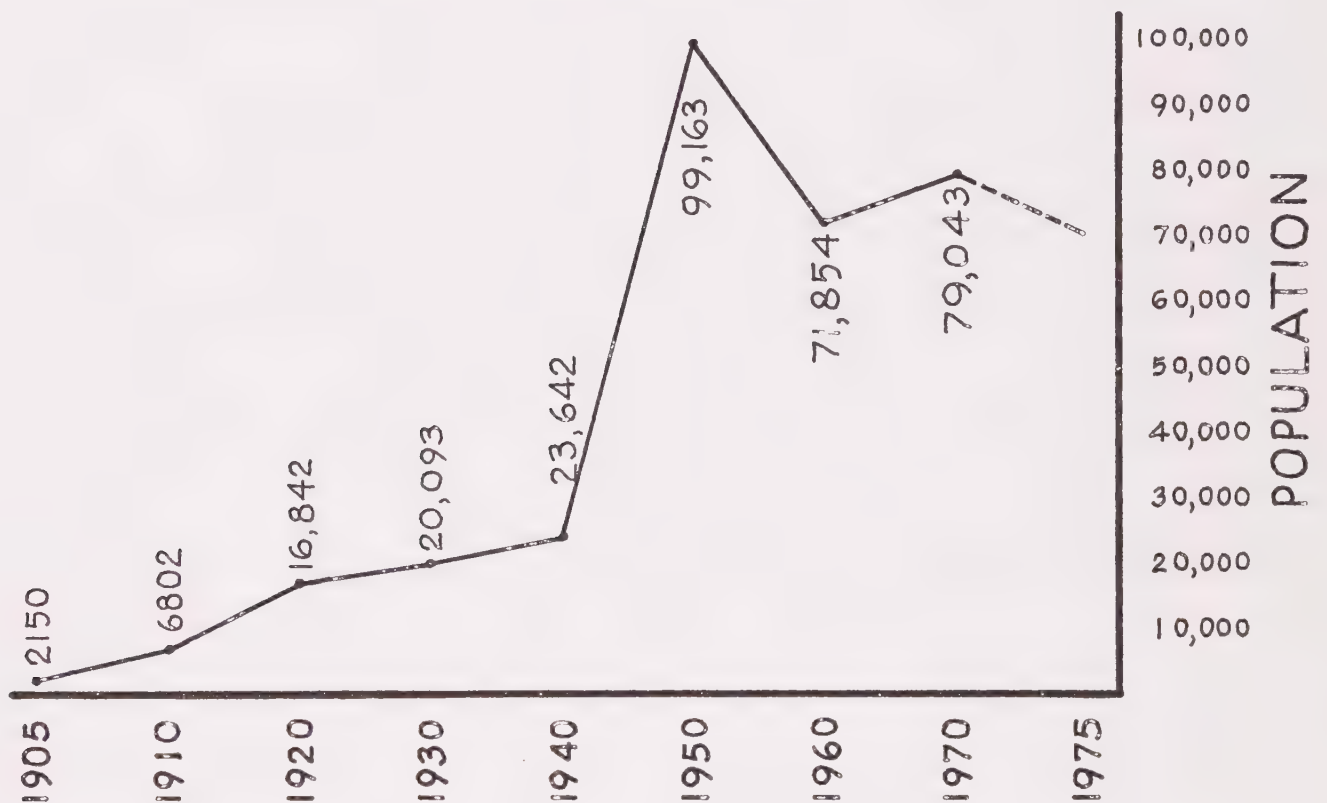
The new residents were largely unskilled and semi-skilled workers coming primarily from the rural south and southwest. Twenty-four thousand public housing units were built from 1940 to 1944. 650 were family units of permanent design and construction; 15,000 were family units of temporary design and construction; 1,000 were family units that were demountable; 7,000 were temporary dormitory units for single men and women; and 350 were automobile trailer camp units. The units were built to respond to the urgent need to house thousands of war workers. In addition to the public housing, many units of hastily constructed private housing was built and large existing houses were converted into multiple apartments to accommodate the demand.



At the end of the war the shipyards closed and other heavy manufacturing plants moved out of the area. People began emigrating elsewhere for new jobs. Nevertheless Richmond's population remained high, 99,545 residents in 1950.

Chart III-1

Richmond Population, 1905-1975



Source: U.S. Census





Buildings originally intended to house war workers served beyond their time due to the continued shortage of standard units. Large scale elimination of the housing was practically impossible because of the critical shortage of homes and lack of necessary financial and other resources. Failure of the Federal Government and the State to provide funds or adopt policies relating to construction of replacement units further complicated the problem.

Finally in 1952, after several attempts, the demolition of two public housing projects were completed. The removal of the 23,000 temporary units was not finished, however, until 1956.

Table III-1 illustrates the City's total number of housing units from 1940 to 1977. Included in the chart is the number of units designated as public housing and the units used by subsidized families.

Table III-1  
Richmond Housing Units By Type Between 1940 And 1977

Type of Housing	1940	1950	1960	1970	1975	1977
Private <sup>(1)</sup>	7,611	7,204	23,023	25,388	24,970	25,625
Temporary Public Housing <sup>(2)</sup>	--	23,350	--	--	--	--
Public Permanent Housing <sup>(3)</sup> (Units for Services)*	--	650	502	652 (150)	710 (208)*	710 (208)*
Section 8 and/or Section 23 Conversions <sup>(3)</sup>	--	--	--	150	248	520
Privately Owned Federally Subsidized	--	--	--	738	1,494	1,494
Total	7,611 <sup>5</sup>	31,204 <sup>5</sup>	23,525 <sup>5</sup>	26,927 <sup>5</sup>	27,422 <sup>6</sup>	28,349 <sup>7</sup>

(1) Private units are obtained by subtracting subsidized units for total units.

(2) Whitman, "A History of Richmond, California"

(3) Richmond Housing Authority

(4) Richmond Housing Department

(5) U.S. Census Statistics 1940-1970

(6) 1975 County Special Census

(7) Richmond Planning Department figures, derive for Public Works Department data.



Through the 1950s and 1960s new subdivisions proliferated and some of the older partially developed areas were built out. Most of the cheaply constructed housing built before the war on small lots in the older neighborhoods was left standing and is currently occupied by the City's lower-income population.

Blacks in Richmond have faced special housing problems. In 1940, 270 Blacks lived in Richmond. During the war, the North Richmond neighborhood developed as a Negro "Shanty Town". Throughout the war years large numbers of Black families were attracted to Richmond to work in the shipyards. By 1947, 13,780 Blacks were citizens of the city. Blacks could live only in housing projects (which were segregated) or in North Richmond. This unwritten rule was enforced by Richmond's realtors who refused to sell to Negro clients. (It was not until 1966 that a Black realtor was admitted to the board under threat of court action.) Although North Richmond was characterized by tents and trailers rather than permanent structures, the area grew throughout the war years.<sup>(1)</sup>

When public housing was torn down after the war, Blacks were limited to residing in the North Richmond area, Parchester Village, or a small new housing development on the City's southside. (Parchester Village during this period was part of the County's jurisdiction and was not annexed to the City until 1962.)

Today, segregation by neighborhood and discrimination by realtors is illegal. However, the racial patterns established during and after the war are hard to change and continue to exist.

---

(1)Wenkert, Robert. "A Historical Digest of Negro-White Relations in Richmond, California," Berkeley: University of California Press, 1967, p. 22



Major housing developments in the 1970s were built in formerly rural areas on the outskirts of the City. In the past, large victorians surrounded the downtown. Many of these structures have been demolished to make land suitable for renewal purposes. Housing in the remainder of Richmond is largely unchanged since it was built, except for infrequent demolitions and construction in-fill housing.





### C. Housing Characteristics

Population characteristics and housing characteristics, are generally used to describe a city's housing situation. By using the two sets of characteristics both the housing and the occupants of the housing are described.

This section of the Housing Analysis presents the housing characteristics. The succeeding section presents population characteristics. Housing characteristics are divided into four categories--housing type, housing tenure, vacancy rate, and housing conditions. In the following paragraphs, each category is defined and the statistics for Richmond are provided.

1. Housing Type specifies whether dwelling units are single family houses or are located in multiple unit buildings. The percentage of single family units or units located in multiple unit buildings, commonly referred to as "multi-family" units, is an indication of the health of a neighborhood. "The buildings in a healthy neighborhood usually are similar to each other--either almost all single family homes or almost all apartment and townhouses..."<sup>1</sup>

According to the 1970 Census, single family units accounted for 71.0% of Richmond's housing stock. Multi-family units accounted for the remaining 29.0%. Percentages for nearby cities are listed in Table III-2.

Table III-2  
1970 Distribution Of Single Family And Multi-Family Units  
In Richmond And Nearby Cities

City	Total Units	Percent of Units	
		Single-Family	Multi-Family
Richmond	26,928	71.0	29.0
El Cerrito	9,251	81.1	18.9
Berkeley	47,364	43.8	56.2
Oakland	146,608	49.0	51.0

SOURCE: 1970 U. S. Census.

Table III-3a, presents the number and percentage of single-family and multi-family units for 1970 and 1977 by neighborhood. Table III-3b presents the median age of buildings in years; median number of rooms; and the unit value of renter and owner-occupied units in Richmond, the Market Area, the County and neighborhoods. As expected, the more suburban Market Area and the County

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<sup>1</sup> The Dynamics of Neighborhood Change, HUD Office of Policy Development and Research.



have greater proportions of single-family units than does Richmond. Neighborhoods with the highest percentage of single-family units were Hilltop Green/De Anza/Wildcat with 98.4%, Hilltop/Fairmede with 96.5% and North Richmond/Parchester with 88.3%. Neighborhoods with the highest percentage of multi-family units were the Iron Triangle with 58.0% and Point Richmond with 49.7%.

The median age of buildings in years and the median number of rooms simply shows that the City's housing is relatively young and small. It is interesting to note, however, that the neighborhoods of Hilltop Green/De Anza/Wilcat and Hilltop/Fairmede, 6.0 and 5.8 respectively have a higher median number of rooms than the Market Area and County 4.9 and 5.2 respectively. (See Table III-3b).

The unit value of renter-occupied structures is relatively low in the City and in independent neighborhoods with a couple of exceptions, Hilltop Green/De Anza/Wildcat and Hilltop/Fairmede \$196 and \$176 respectively. These median rents are also greater than Market Area and County medians \$116 and \$128. The median value of owner-occupied structures for Richmond is lower than the Market Area and the County. However, the median value of units of some census tracts exceed the Market Area. (See Table III-3b).

2. Housing Tenure specifies whether units are owned by the person living in them or are rented from the owner who lives elsewhere. According to the 1970 Census, owner-occupied units account for 57.9% of the units while 39.0% were renter-occupied. A comparison of percentages for Richmond and neighborhoods nearby cities is made in Table III-5. Neighborhoods with the highest percentages of owner-occupied units were Hilltop Green/De Anza/Wildcat with 92.2%, Hilltop/Fairmede with 88.1%, and East Richmond Heights with 76.9%. Neighborhoods with the highest percentages of renter-occupied units were Point Richmond with 59.4% the Iron Triangle with 58.2%, and Eastshore with 48.7%. (See Table III-3c).

3. Vacancy Rate is the percentage of sound, saleable or rentable housing which is vacant. If the percentage is too high, housing is left vacant for long periods.



Table III-3a  
1970 & 1977 Single and Multi-Family Housing Units  
By Neighborhood, Richmond

Neighborhood/Census Tract	Housing Units 1970 <sup>1</sup>			Demolished Units 1970-77		Constructed <sup>2</sup> Units 1970-77		Additional Housing 1970-77						Housing Units 1977		
	Single Family	Multi Family	Total	Single Family	Multi Family	Single Family	Multi Family	Single	Family	Multi	Family	Total		Single Family	Multi Family	Total
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
North Richmond/Parchester (3650)	716		811	33	23	5	4	-28	-4	-19	-20	-47	-6	688	76	764
Southside (3790, 3800)	1,767		2,905	48	28	68	5	20	1	-23	-2	-3	0	1,787	1,115	2,902
Iron Triangle (3760, 3770)	1,740		4,135	138	214	18	138	-120	-7	-76	-3	-196	-5	1,620	2,319	3,939
Belding-Woods (3730, 3750)	1,513		2,070	19	0	9	12	-10	-1	12	2	2	0	1,503	569	2,072
Pullman Plaza (3810)	1,369		1,883	17	4	25	126	8	1	122	24	130	7	1,377	636	2,013
Eastshore (3820)	1,330		2,018	5	3	104	542	99	7	539	78	638	32	1,429	1,227	2,656
North & East I (3720)	1,966		2,036	2	18	14	0	12	1	-18	-5	-6	0	1,978	322	2,300
North & East II (3740, 3710)	2,716		3,596	7	2	14	6	7	0	4	0	11	0	2,723	884	3,607
Richmond Annex (3830)	1,543		1,938	3	4	10	4	7	0	0	0	7	0	1,550	395	1,945
Point Richmond (3780)	585		1,164	5	14	47	6	42	7	-8	-1	34	3	627	571	1,198
East Richmond Heights (3620, 3700)	960		1,120	0	13	32	0	32	3	-13	-8	19	2	992	147	1,139
Hilltop Green/DeAnza/Wildcat (3630, 3601, 3602, 3610)	1,583		1,609	5	0	333	31	328	21	31	119	359	22	1,911	57	1,968
Hilltop/Fairmede (3671)	1,326		1,372	0	0	1	473	1	0	473	1,028	474	35	1,327	519	1,846
CITY TOTAL	19,114		26,927	282	323	680	1,347	398	2	1,024	13	1,422	5	19,512	8,837	28,349

<sup>1</sup> 1970 U.S. Census/From Census Table H-2

<sup>2</sup> Obtained from Richmond Building Inspection Files





1970 Richmond Housing Characteristics By Neighborhood  
Age, Number of Rooms And Unit Value

Neighborhood/Census Tract	Total # of Units	Median Age Of Building In Years	Median # of Rooms	Unit Value	
				Renter-Occupied Median Rent	Owner-Occupied Median Value
North Richmond/Parchester (3650)	811	21	4.7	\$100	\$14,300
Southside (3790, 3800)	2,905	21	4.4	84	17,500
Iron Triangle (3760, 3770)	4,135	22	4.0	94	15,000
Belding-Woods (3730, 3750)	2,070	31	4.6	123	17,450
Pullman Plaza (3810)	1,883	24	4.5	109	18,600
Eastshore (3820)	2,018	14	4.7	134	21,000
North & East I (3720)	2,306	30	4.8	128	19,900
North & East II (3740, 3710)	3,596	29	4.9	131	19,300
Richmond Annex (3830)	1,938	28	4.7	141	20,900
Point Richmond (3780)	1,164	35	4.0	105	21,900
East Richmond Heights (3620, 3700)	1,120	28	5.0	122	23,450
Hilltop Green/DeAnaza/Wildcat (3630, 3601, 3602, 3610)	1,609	11	6.0	196	29,500
Hilltop/Fairmede (3671)	1,372	15	5.8	176	24,200
CITY TOTAL	26,927	24	4.7	116	20,000
MARKET AREA	63,739	18	4.9	116	23,557
COUNTY	178,329	15	5.2	128	25,796

SOURCE: 1970 U.S. Census



Table III-3c

1970 Richmond Housing Characteristics By Neighborhood  
Renter-Occupied, Owner-Occupied And Vacant

Neighborhood/Census Tract	Total # Of Units	Renter		Owner		Vacant	
		#	%	#	%	#	%
North Richmond/Parchester (3650)	811	296	36.5	483	59.6	32	3.9
Southside (3790,3800)	2,905	1,511	52.0	1,287	44.3	107	3.7
Iron Triangle (3760,3770)	4,129	2,404	58.2	1,449	35.0	276	6.7
Belding-Woods (3730,3750)	2,072	905	43.6	1,107	53.4	60	2.9
Pullman Plaza (3810)	1,883	730	38.8	1,094	58.1	59	3.1
Eastshore (3820)	2,018	982	48.7	978	48.5	58	2.8
North & East I (3720)	2,308	630	27.3	1,650	71.5	28	1.2
North & East II (3740,3710)	3,596	1,213	33.8	2,312	64.3	69	1.9
Richmond Annex (3830)	1,936	634	32.7	1,261	65.1	41	2.2
Point Richmond (3780)	1,164	691	59.4	419	36.0	54	4.6
East Richmond Heights (3620,3700)	1,119	239	21.4	860	76.9	20	1.7
Hilltop Green/DeAnza/Wildcat (3630,3601,3602,3610)	1,614	112	6.9	1,488	92.2	14	.8
Hilltop/Fairmede (3671)	1,375	150	10.9	1,211	88.1	14	1.0
CITY TOTAL	26,930	10,497	39.0	15,599	57.9	832	3.1
MARKET AREA	63,739	18,950	30.4	41,796	67.1	2,993	2.5
COUNTY	178,329	52,917	29.8	120,034	67.2	5,378	3.0

SOURCE: 1970 U.S. Census



Table III-3d

1970 Richmond Housing Characteristics By Neighborhood  
Vacant Unit Characteristics

Neighborhood/Census Tract	Total # Of Renter Units	For Rent, Vacant				Total # Of Owner Units	For Sale, Vacant		
		0-1 Month #	2 Or More Months #	Total # Vacant Renter Units	% Of Vacant Renter Units		0-5 Months #	6 or More Months #	Total # of Renter Unit Vacant
North Richmond/Parchester (3650)	309	7	6	13	4.2	492	7	2	9
Southside (3790, 3800)	1,575	44	20	64	4.0	1,301	8	6	14
Iron Triangle (3760, 3770)	2,587	95	88	183	7.0	1,481	17	15	32
Belding-Woods (3730, 3750)	943	27	11	38	4.0	1,111	--	4	4
Pullman Plaza (3810)	768	29	9	38	4.9	1,105	8	3	11
Eastshore (3820)	1,021	27	12	39	3.8	988	10	--	10
North & East I (3720)	639	7	2	9	1.4	1,654	--	4	4
North & East II (3740, 3710)	1,237	23	11	24	1.9	2,321	5	4	9
Richmond Annex (3830)	654	17	3	20	3.0	1,275	11	3	14
Point Richmond (3780)	730	26	13	39	5.3	420	--	1	1
East Richmond Heights ((3620, 3700)	251	10	2	12	4.7	863	--	3	3
Hilltop Green/DeAnza/Wildcat (3630, 3601, 3602, 3610)	119	--	7	7	5.8	1,492	--	3	3
Hilltop/Fairmede (3671)	160	10	--	10	6.2	1,214	--	3	3
CITY TOTAL	10,993	322	174	496	4.5	15,716	90	27	117

SOURCE: 1970 U.S. Census





Investors become disillusioned and reduce investment capital. If the rate is too low, housing values increase and residents are denied mobility and housing choices. ABAG uses a figure of 4.5% vacancy as a desirable rate.

The 1970 vacancy rate for Richmond was 3.1%. A comparison of vacancy rates for Richmond neighborhoods, the Market Area and County is on Table III-3c; and for Richmond and nearby cities on Table III-5. Neighborhood vacancy rates as shown on Table III-3c varied from 6.7% for the Iron Triangle and 4.6% for Point Richmond, to 1.0% for Hilltop Green/De Anza/Wildcat. A census tract in the Iron Triangle was as high as 7.3%. Data from the Special Census indicates that vacancy rates may have been even higher for Iron Triangle census tracts in 1975.

Table III-3d

Richmond has few large apartment buildings. In 1970, apartment buildings with five or more units accounted for less than 10% of Richmond's housing stock. Buildings with four or less units totalled 24,125 units, or 90% of the housing stock. Richmond's housing stock is characterized by low density neighborhoods with a preponderance of single-family units. Small multiple family structures (2-4 units) are interspersed in many areas. (See Table III-3a).

The trend in Richmond is toward a greater percentage of multi-family units. Between 1960 and 1970, 63.7% of the new units were multi-family, whereas only 35.9% were single family units (see Table III-4a). In Table III-4b, the figures indicate that construction decreased by the percentage of multi-family construction increased.

Table III-4a

1960 and 1970 Distribution of Richmond  
Single Family and Multi-Family Units

	<u>Number of Units</u>		<u>Change Between 1960-1970</u>		<u>New Units as a Percent of Total</u>
	<u>1960</u>	<u>1970</u>	<u>New Units</u>	<u>Percent Change</u>	
TOTAL	23,130	26,931	+ 3,801	+ 16.4	100.0
Single Family	17,862	19,219	+ 1,357	+ 7.4	35.9
Multi- Family	5,268	7,689	+ 2,421	+ 46.0	63.7

SOURCE: 1960 and 1970 U.S. Census



Table III-4b  
1970 and 1977 Distribution of Richmond Single  
 Family and Multi-Family Units

	Number of Units		Change Between 1970-77		Change as a
	1970	1977	Additional Units	% Change	Percentage of Additional Units
Total	26,924	28,346	1,422	5	100
Single Family	19,111	19,509	398	2	28
Multi- Family	7,813	8,837	1,024	13	72

SOURCE: 1970 U.S. Census and Richmond Department of Public Works Building Permits for 1970 through 1977.



Table III-5

1970 Distribution of Owner-Occupied and Renter-Occupied Units  
in Richmond and Nearby Cities

City	Percent of Units		Vacant	Total Units
	Owner-Occupied	Renter-Occupied		
Richmond	58.0	38.9	3.1	26,928
El Cerrito	68.9	29.4	1.7	9,251
Berkeley	33.7	62.7	3.6	47,364
Oakland	40.0	54.7	5.3	146,608

SOURCE: 1970 U. S. Census.

4. Housing Needs and Conditions. A numerical count of housing which was needed to adequately house existing residents in 1970 at a price they could afford is presented below. The need is based on three housing conditions which were surveyed in the 1970 U.S. Census. The three distinct but related conditions are substandard housing, overcrowded housing, and households which overpay for housing.

a) Definitions of various housing conditions follow:

Substandard units is a housing condition used to define housing units which may be harmful to resident's health, or in the extreme are unfit for habitation and are not in condition to be rehabilitated. The census definition, which is used in this study unless otherwise noted, means the houses has deficiencies such as inadequate plumbing (e.g., no tub or shower or a bathroom opening directly into the kitchen): inadequate heating (e.g., no heating, a portable heater or a gas heater with no outside flue); bad wiring; unsound structure or foundation; leaking roof; etc. In addition to the 1970 U.S. Census information, evidence regarding housing conditions was obtained from a Housing Condition Survey conducted by the City in 1974. The Survey rated homes in a sample area as to their condition--standard, deteriorated, or dilapidated. Dilapidated units were those which could not be rehabilitated.

"Overcrowded Units" is a housing condition which by census definition is a dwelling unit which houses more than one person per room. "Overpaying Renter-occupied Units" is a housing condition which is defined by the U.S. Census as a household which pays 25% or more of its income for rent. "Overpaying Owner-occupied Units" is a housing condition which has not been defined by the





U.S. Census. Richmond has defined overpaying units for owner-occupied units as a household which lives in a unit the value of which is greater than 2.5 times the household income. Data for overpaying units was prepared by City staff because it is not directly available from U.S. Census publications.

Housing conditions and needs are summarized below in three series of tables and corresponding discussions. The first table, Table III-6, summarizes the housing conditions found in Richmond by neighborhood. (A fuller discussion of housing conditions and need based on the ABAG report is provided in Appendix A.)

The second series, Tables III-7, III-8 and III-9 describes households who live in conditions which indicates alternative housing was needed. Table III-7 categorizes the need by tenure (renter-occupied or owner-occupied) and by the three housing conditions--substandard, overcrowded, or the household is overpaying. Tables III-8 and III-9 use the totals presented in Table III-7 and distribute the need according to number of bedrooms and by monthly gross rent for renter-occupied units, or by value of housing for owner-occupied units. The first series of tables indicated the number of households which were not adequately housed.

The third series, Tables III-10 and III-11, describe additional housing units needed in Richmond to accommodate each household in a dwelling suited to its particular needs, and to provide sufficient vacancies to permit normal mobility and choice in housing. The additional units needed could be provided by upgrading, remodeling, or expanding existing dwellings and by introducing subsidy programs to lower rents, as well as by building new dwellings of the required size and cost.

In the third series, it was not statistically possible to distribute the additional units needed by the three conditions identified in Table III-7.

"Additional units needed" was calculated by comparing current "need", from whatever reason with all available units of the appropriate size, cost, tenure and location.

b) Summary of Housing Conditions, by neighborhood is presented in Table III-6. In the neighborhood rankings for units lacking plumbing, and heating facilities, and units which are substandard according to the Housing Conditions Survey, 1974, the Iron Triangle appears to have the worst conditions followed by Point Richmond. Pullman Plaza, North Richmond/Parchester, Southside and Belding-Woods follow in ranking.



Overcrowded units occur most frequently in North Richmond/Parchester, Southside, Pullman Plaza and the Iron Triangle. The City's % of overcrowded units is 9.2% while the County's is only 5.6%.

Overpaying of households is also a large problem for households in the Iron Triangle, North Richmond/Parchester, Southside and Pullman Plaza all having above 49% of their renter households overpaying. North and East II has the highest percentage with 82.9% of the renter households overpaying. The high rate for North and East II may be due to the fact it has the highest percentage of senior citizens many of whom live on fixed incomes.

The four neighborhoods with the highest percentage of overpaying owner households are North Richmond/Parchester, Southside, Iron Triangle, and Richmond Annex.

c) Households Needing Alternative Housing in Richmond for 1970 is presented in Table III-7, III-8, and III-9.

Table III-7 indicates that 11.3% of the renters and 3.8% of the homeowners were living in housing with inadequate plumbing and or heating in 1970. 11.6% of the renters and 7.1% of homeowners were living in overcrowded housing; and 42% of the renters and an estimated 30.5% of the homeowners were overpaying.<sup>2</sup> In total, about 60.2% of the renters and 35.7% of the homeowners<sup>2</sup> were living in inadequate housing. In addition, according to the Richmond Housing Conditions Survey, 21.9% of the renters and 13.5% of the homeowners were found to be living in substandard housing.<sup>3</sup>



Table III- 6

## Summary of Housing Conditions by Neighborhood, Richmond, 1970

(Footnotes, see next page)

Neighborhood/Census Tract	Total Occupied Units <sup>1</sup>	Neighborhood Rankings <sup>2</sup>			Overcrowded		Overpaying Households			
		Units Lacking Plumbing <sup>3</sup>	Units Lacking Heating Only <sup>3</sup>	Substandard Units <sup>4</sup>	Units <sup>5</sup>		Renter <sup>6</sup>		Owner <sup>7</sup>	
					#	%	#	%	#	%
North Richmond/Parchester (3650)	779	5	8	2	168	21.6	144	51.6	201	44.4
Southside (3790,3800)	2798	5	5	4	556	19.9	709	49.3	485	40.6
Iron Triangle (3760,3770)	3853	2	1	1	521	13.5	1185	51.6	357	37.7
Belding-Woods (3730,3750)	2012	7	4	5	172	8.5	364	41.1	342	33.0
Pullman Plaza (3810)	1824	3	7	2	254	13.9	369	52.9	230	22.4
Eastshore (3820)	1960	7	6	6	185	9.4	334	35.4	252	27.5
North & East I (3720)	3525	8	12	6	100	2.8	232	19.6	436	27.2
North & East II (3740,3710)	2280	4	3	6	110	4.8	491	82.9	707	32.4
Richmond Annex (3830)	1895	6	9	6	76	4.0	214	35.4	436	36.6
Point Richmond (3780)	1110	1	2	3	56	5.0	201	32.2	110	31.1
East Richmond Heights (3620,3700)	1099	5	11	6	33	3.0	79	33.1	219	25.4
Hilltop Green/DeAnza/Wildcat (3630,3601,3602,3610)	1599	9	15	6	50	3.1	22	19.8	304	20.7
Hilltop/Fairmede (3671)	1361	8	10	6	114	8.4	60	40.0	323	26.9
CITY TOTAL	26095				2395	9.2	4428	44.4	4402	30.5
COUNTY TOTAL	172,951					5.6		41.3		
SMSA TOTAL	1,085,852					6.0		44.2		

SOURCE: 1970 U.S. Census unless noted.  
City of Richmond, Planning Department





- <sup>1</sup>Total Occupied Housing Units was obtained from 1970 U. S. Census data.
- <sup>2</sup>Neighborhood Rankings were obtained from Table VI, Appendix A , page 11. A number "1" is the lowest ranking indicating the neighborhood with the worst conditions.
- <sup>3</sup>Rankings were based on Tables I & II, Appendix A , page 5&6 which were based on 1970 U. S. Census data.
- <sup>4</sup>Rankings for Substandard Units was based on Table III, Appendix A, page 8 which was based on the Richmond Housing Conditions Survey, 1974.
- <sup>5</sup>Percentages for Units Overcrowded was obtained from Table VII, Appendix A, page 14 which was obtained from U. S. Census data.
- <sup>6</sup>Percent Renter Households Overpaying was obtained from Table X, Appendix A, page 19 which was obtained from 1970 U. S. Census data.
- <sup>7</sup>Percent Owner Households Overpaying was obtained from Table XII, Appendix A, page 21 which was derived from 1970 U. S. Census data.



Table III-7  
1970 Richmond Households Needing Alternative Housing

	Renter-Occupied		Owner-Occupied		Total	
	#	%	#	%	#	%
Substandard Unit, has physical deficiencies	1,171	11.3	600	3.8	1,771	6.8
(Unit is also overcrowded)	(519)	(5.0)	(532)	(3.4)	(1,051)	(4.0)
Overcrowded Unit; not substandard	683	6.6	573	3.7	1,256	4.8
Overpaying for Unit; not substandard or overcrowded	<u>4,409</u>	<u>42.4</u>	<u>4402</u> (1)	<u>30.5</u> (2)	<u>8,811</u>	<u>33.9</u>
Total Households Needing Alternative Housing	6,263	60.2	5,575	35.7 <sup>2</sup>	11,838	45.5
Substandard Units, determined from Survey <sup>3</sup>	2,277	21.9	2,102	13.5	4,379	16.8
Total Richmond Households	10,407	100.0	15,599	100.0	26,006	100.0

SOURCES: Unless otherwise noted, figures are taken from "Estimates of Housing Needs in the San Francisco Bay Area", ABAG, 1970.

<sup>1</sup>Number is a rough estimate prepared by City Planning Department staff. (See pages 22 & 23 Appendix A.

<sup>2</sup>Percent for Overpaying Owner-Occupied is taken from Table 12, page 21, Appendix A. . Percent is based on a total households which differs from the total used in the remainder of the table, and thereby causes Total Households Needing Alternative Housing not to add correctly.

<sup>3</sup>Richmond Housing Conditions Survey was conducted by City staff, 1974.



Table III-8 contains an estimate of the number of rental households needing alternative housing by gross monthly rent and by number of bedrooms. The total rental households needing alternative housing, 6,263, is the same as shown on Table III-7. The total rental households which are in need represent 60% of Richmond's total number of rental households. Almost 57% of these were paying between \$100 and \$200 per month rent. <sup>(1)</sup> Nearly 75% were living in units with one or two bedrooms. Over 40%, 2,528 households, were paying less than \$100 monthly rent, with about a third of these in housing units without a separate bedroom.

Table III-8

Rental Households Needing Alternative Housing By Monthly Gross  
Rent and Number of Bedrooms Estimated for Richmond, 1970

Monthly Gross Rent**	Households*	0				
Less than \$ 60	792	358	328	98	12	0
\$ 60 - \$ 99	1,732	273	741	583	120	15
\$100 - \$149	2,768	80	623	1,715	323	28
\$150 - \$199	829	0	63	475	272	18
\$200 or more	113	0	0	24	62	26
No Cash Rent + Other	26	0	5	10	11	0
Total Households*	6,263	711	1,759	2,906	800	87

SOURCE: ABAG, "Estimates of Housing Needs, San Francisco Bay Area, 1970"

\*Totals may not add, due to rounding.

\*\*Rental ranges are 1970 data and are considerably lower than 1977 values for the same unit.

Table III-9 contains an estimate of the number of homeowner households needing alternative housing by house value and number of bedrooms.<sup>(2)</sup> The total homeowner households needing alternative housing, 1,173, is the same as shown on Table III-7.

<sup>1</sup> Rental ranges are 1970 data and are considerably lower than 1977 values for the same unit.

<sup>2</sup> Estimate does not include any calculation for overpaying households, since the 1970 Census contained data for overpaying renters only.



Over half the households were living in units with 3 or more bedrooms, while almost 9% had homes with 4 or more bedrooms. More than 45% of Richmond homeowners had a house valued at less than \$20,000, with 3 or fewer bedrooms in 1970.

Table III-9

Owner Households Needing Alternative Housing by House Value and Number of Bedrooms, Estimated for Richmond, 1970<sup>1</sup>

House Value <sup>2,3</sup>	Total <sup>4</sup> Households	Number of Bedrooms				
		0-1	2	3	4	5
Less than \$10,000	41	5	28	9	0	0
\$10,000 - \$19,999	520	28	274	187	24	7
\$20,000 - \$24,999	282	5	78	170	27	2
\$25,000 - \$34,999	178	0	26	122	27	3
\$35,000 or more	39	0	7	17	12	3
No Value Given	114	16	47	39	11	0
Total Households <sup>1</sup>	1,173	54	460	544	101	14

SOURCE: ABAG, "Estimates of Housing Needs, San Francisco Bay Area, 1970.

<sup>1</sup>Estimate does not include any calculation of overpaying households, since the 1970 Census contained data on overpaying for renters only.

<sup>2</sup>House values are 1970 data and are considerably lower than 1977 values for the same housing.

<sup>3</sup>Value is tabulated only for owner-occupied units in one-family houses which are on a place of less than 10 acres and have no business or medical office on the property. Value is not tabulated for mobile homes, trailers, cooperatives, condominiums, and other owner-occupied units in structures containing two or more dwellings.

<sup>4</sup>Totals may not add, due to rounding.

d) Additional Housing Units Needed in Richmond for 1970 is presented in Tables III-10 and III-11 shown on following pages. Table III-10 refers to renter-occupied units and Table III-11 refers to owner-occupied units. Table III-10 contains an estimate of the number of additional rental units needed throughout Richmond to adequately house all households in 1970. The additional units needed could be provided by upgrading, remodeling, or expanding dwellings and by introducing subsidy programs to lower rents, as well as by building new dwellings of the required size and cost.





Table III-10 indicates a total of 3,084 additional rental units needed which is considerably below the 6,263 households needing alternative housing. The difference is due to the assumption that households with standard units will vacate because they need alternative housing which is either larger or less costly; the vacated standard units may then house smaller households or households with higher incomes which are in need of additional units.

Of the 3,084 additional rental units needed, 2,366 units or 77% should rent for less than \$100 per month<sup>1,2</sup>. 2,939 units or over 95% should rent for under \$150 per month. 1,128 units should be 3 bedroom or larger units.

Table III-10  
Additional Rental Units Needed, by Rent and by Size,  
Estimated for Richmond, 1970

Monthly Gross Rent <sup>2</sup>	Total Units <sup>1</sup>	Number of Bedrooms				
		0	1	2	3	4
Less than \$ 60	992	336	334	215	91	17
\$ 60 - \$ 99	1,374	0	23	828	246	69
\$100 - \$149	573	0	0	0	377	196
\$150 - \$199	95	1	0	0	0	94
\$200 or more	29	3	0	0	0	26
No cash rent + other	20	7	1	0	0	11
Total Units <sup>1</sup>	3,084	347	567	1,042	714	414

SOURCE: ABAG, "Estimates of Housing Needs, San Francisco Bay Area, 1970".

<sup>1</sup>Totals may not add, due to rounding.

<sup>2</sup>Rental ranges are 1970 data and are considerably lower than 1977 values for the same unit.

Table III-11 contains an estimate of the number of additional sale units needed throughout Richmond to adequately house all households in 1970.<sup>1</sup> The additional units needed could be provided by upgrading, remodeling, or expanding dwellings and by introducing subsidy programs to lower rents, as well as by building new dwellings of the required size and cost.



Table III-11 indicates a total of 1,845<sup>1</sup> additional sale units needed which is considerably above the 1,173 households needing alternative housing. The difference is due to planning for vacancies of one percent to provide adequate mobility and freedom of housing choice.

Of the 1,845 additional sale units needed, over 80%, or 1,502 of the needed units in 1970 should be less than \$20,000.<sup>2</sup> Of the 1,502 needed units, 88% should have three or more bedrooms.

Table III-11  
Additional Sale Units Needed by Value and  
Number of Bedrooms Estimated for Richmond 1970<sup>1</sup>

House Value <sup>2</sup>	Total Units <sup>3</sup>	Number of Bedrooms				
		0-1	2	3	4	5+
Less than \$10,000	63	1	0	36	24	0
\$10,000 - \$19,999	1,439	3	14	406	511	506
\$20,000 - \$24,999	127	0	0	0	127	0
\$25,000 - \$34,999	217	0	0	0	98	118
\$35,000 or more	0	0	0	0	0	0
Total Units <sup>3</sup>	1,845	5	14	442	759	624

SOURCE: ABAG, "Estimate of Housing Needs, San Francisco Bay Area, 1970".

<sup>1</sup> Estimate does not include any calculation of overpaying households, since the 1970 Census contained data on overpaying for renters only.

<sup>2</sup> House values are 1970 data and are considerably lower than 1977 values for the same housing.

<sup>3</sup> Totals may not add due to rounding.



5. Subsidized Units are those housing units for which subsidies are made to owner, either directly or through tenants. The City in 1975 had 2,452 subsidized units available, or 8.2% of the total housing units in Richmond. (See Table III-1).

Public housing is the most frequently thought of/type of subsidized housing; however, of the 2,724 subsidized units, in 1977 only 710 units are public housing. Of the 710 units, 208 units are exclusively for senior citizens. The City is responsible for 1,230 units.

In addition to the public housing and rent supplements, Richmond has 1,494 units of privately sponsored housing which is federally subsidized. These units are usually sponsored by non-profit community based groups.

As indicated in Table III-12, Richmond provides a greater percentage of all types of subsidized housing than other cities in the area.

Table III-12  
All Types of Percentage of  
Subsidized Housing by City, 1977

	Richmond	Concord	Oakland	San Francisco
Certified Units <sup>1</sup>	10.2%	3.6%	6.0%	4.8%

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<sup>1</sup>Percentages obtained from the Association of Bay Area Governments.





#### D. Population Characteristics

Population characteristics are useful for determining the characteristics of individuals or families which live in a city's housing stock. Almost an infinite variety of characteristics may be researched. The characteristics enumerated are those which are important for planning or required by federal regulations. The characteristics include population trends, age characteristics, distribution of Whites and minorities, median household income, unemployment, households below poverty, and lower-income families. Other data analyzed includes family characteristics, unrelated individuals, seniors, large families, handicapped persons, expected to reside, and fair share of market area.

Most information was collected by neighborhood, market area and county as a means to pinpoint problems and compare Richmond's statistics with other jurisdictions.



1. Population Changes in Richmond have been dramatic.<sup>(1)</sup> Trends indicated by the 1975 Special Census show that Richmond lost population between 1970 and 1975. Table III-13, indicates that while the County gained population the Market Area and the City lost population; the City losing at a faster rate than the Market Area.

Table III-13, also shows that all neighborhoods lost population with the exception of Eastshore and Hilltop/Fairmede. Target Area neighborhoods and Point Richmond lost a greater proportion of their population in comparison to other neighborhoods.

The drop in City population is surprising because the number of dwelling units has increased by 491 units or 1.8% between 1970 and 1975. (See Table III-1, page 14 ). According to the 1975 Special Census, the reason for the decrease in population is the decrease in the size of households. The number of persons per household for the City has decreased 10%, dropping from 3.0 to 2.7 persons per household. This decrease is consistent with the Market Area and the County.

(1) For actual population changes in numbers, see Page 17, Appendix A.



Table III-13  
Change in City Population and Persons Per Household  
1970-1975 by Neighborhood

Neighborhood/Census Tract	1 9 7 0	Population Increase 1970-75 Percent	Persons Per Household		
	Total Population		1970	1975	% Increase
North Richmond/Parchester (3650)	2,873	- 23.7	3.6	3.1	- 13.8
Southside (3790,3800)	10,122	- 19.7	3.5	3.0	- 14.2
Iron Triangle (3760,3770)	10,765	- 20.7	2.7	2.5	- 7.4
Belding-Woods (3730,3750)	5,748	- 11.8	2.8	2.6	- 7.1
Pullman Plaza (3810)	6,006	- 16.0	3.2	2.8	- 12.5
Eastshore (3820)	6,445	+ 14.4	3.2	3.2	0
North & East I (3720)	6,349	- 9.9	2.7	2.5	- 7.4
North & East II (3740,3710)	8,884	- 9.9	2.4	2.2	- 8.3
Richmond Annex (3830)	5,093	- 10.6	2.6	2.5	- 3.8
Point Richmond (3780)	2,504	- 15.4	2.2	2.0	- 9.0
East Richmond Heights (3620,3700)	3,183	- 11.8	2.8	2.6	- 7.1
Hilltop Green/DeAnza/Wildcat (3630,3601,3602,3610)	5,565	- 5.4	3.4	3.1	- 8.8
Hilltop/Fairmede (3671)	5,234	+ .13	3.8	3.1	- 18.4
CITY TOTAL	79,043	- 11.4	3.0	2.7	- 10.0
MARKET AREA TOTAL	190,089	- 7.7	3.0	2.6	- 13.3
COUNTY TOTAL	558,399	5.1	3.1	2.8	- 9.6

SOURCE: 1970 U. S. Census.  
1975 County Special Census.



2. Age Characteristics of the population are shown on Table III-14. In 1970, in the City 34.3% of the population was persons under 18 years of age (youth) while the County ratio was 36.1%. Southside, North Richmond/Parchester and Hilltop/Fairmede all had ratios of youth to total population above 42%. Point Richmond was low with a ratio of 23.1%. The 1975 Special Census indicates a trend toward a reduced percentage of youth which is similar to County and U.S. trends. The City and County ratios were almost identical in 1975 at 31.1 and 31.4% respectively. All neighborhoods indicated a reduction in percent of youth between 1970 and 1975 except Eastshore where the percent of youth increased.

In 1970, in Richmond, 11.9% of the population were seniors, or persons over 59 years of age. The County rate was lower at 10.4%. In 1970 North & East II and North & East I had high ratios; 20.2 and 16.0% of the total population were seniors. In Hilltop/Fairmede and Eastshore only 4.2 and 5.3% of the population were seniors. The 1975 Special Census indicates that the proportion of seniors is increasing as it is nationally. All neighborhoods increased the ratio of seniors to total population except Eastshore which remained constant and Hilltop/Fairmede which dropped slightly.





Table III-14

## Richmond Population Age Characteristics by Neighborhood 1970-1975

Neighborhood/Census Tract	17 Years of Age and Below					60 Years of Age and Above				
	1970		1975		Population Percent Change	1970		1975		Population Percent Change
	Number	% of Neighborhood	Number	% of Neighborhood		Number	% of Neighborhood	Number	% of Neighborhood	
North Richmond/Parchester (3650)	1,223	42.6	752	34.3	- 8.3	293	10.1	342	15.6	5.5
Southside (3790,3800)	4,502	44.5	3,209	39.5	- 5.0	775	7.7	896	11.0	3.3
Iron Triangle (3760,3770)	3,795	35.2	2,797	32.7	- 4.3	1,605	14.9	1,395	16.3	1.4
Belding-Woods (3730,3750)	1,841	32.0	1,606	31.7	- .3	810	14.0	753	14.8	.8
Pullman Plaza (3810)	2,314	38.6	1,604	31.8	- 6.8	556	9.2	581	11.5	2.3
Eastshore (3820)	2,522	39.1	2,999	40.6	1.5	343	5.3	394	5.3	
North & East I (3720)	1,749	27.5	1,478	25.9	- 1.6	1,007	16.0	1,050	18.3	2.3
North & East II (3740,3710)	2,073	23.4	1,715	21.5	- 1.9	1,890	20.2	1,911	23.8	3.6
Richmond Annex (3830)	1,358	26.7	1,101	24.2	- 2.5	711	14.0	823	18.0	4.0
Point Richmond (3780)	580	23.1	338	15.9	- 7.2	346	13.9	346	16.3	2.4
East Richmond Heights (3620,3700)	977	30.7	728	25.9	- 4.8	430	13.5	485	17.2	3.7
Hilltop Green/DeAnza/Wildcat (3630,3601,3602,3610)	1,915	34.2	1,620	30.7	- 3.5	382	7.0	458	8.7	1.7
Hilltop/Fairmede (3671)	2,220	42.5	1,857	35.4	- 7.1	223	4.2	214	4.0	- .2
CITY TOTAL	27,069	34.3	21,804	31.1	- 3.2	9,371	11.9	9,648	13.7	1.8
COUNTY TOTAL	102,321	36.1		31.4	- 4.7	58,119	10.4		11.7	1.3

SOURCE: 1970 U.S. Census.  
1975 County Special Census.



3. Distribution of White and Minority Residents is shown on Table III-15.

In 1970 the percentage of Whites in a neighborhood varied from 87.5% in Hilltop Green/DeAnza/Wildcat to lows of 1.4 and 2.2% in Southside and North Richmond/Parchester. The percentage of Whites city-wide is 49.8% compared to the County's 80.7%.

The percent of Blacks was highest in North Richmond/Parchester, Southside, Pullman Plaza and Eastshore, with 95.9, 91.0, 76.8, and 57.0%, respectively. The Iron Triangle had close to fifty percent with 52.5% of the population counted as Black. The percent of Blacks city-wide is 36.2% while the County ratio of Blacks is 7.4%.

Spanish Americans (residents who speak Spanish or have Spanish surnames) accounted for 10.1% of the City population and 9.3% of the County population. Belding-Woods, Iron Triangle, Richmond Annex and North & East II have significant Spanish American populations with 20.0, 16.2, 12.5, and 12.2% respectively.

Richmond Annex has a significant 12.5% "other" population which is mostly Oriental. 3.9% of the City population was classified as "other".

The change in the distribution of Whites in Richmond between 1970 and 1975 is shown on Table III-16. Minority data is not available because definitions are not compatible between 1970 and 1975 data. The table is based on 1970 U.S. Census and 1975 Special Census data. Some of the 1975 data has been questioned, therefore the figures are used only to show trends. The data indicates that four neighborhoods have increased the percentage of Whites and eleven have decreased the percentage of Whites. City-wide the percentage of Whites has dropped from 49.8 to 48.0%.



Table III-15

## 1970 Richmond Distribution of White and Minority Residents by Neighborhood

Neighborhood/Census Tract	Total	White		Black		Spanish American		Other	
	Population	Number	Percent	Number	Percent	Number	Percent	Number	Percent
North Richmond/Parchester (3650)	2,873	62	2.2	2,755	95.9	35	1.2	21	.7
Southside (3790,3800)	10,122	134	1.4	9,214	91.0	663	6.6	111	1.0
Iron Triangle (3760,3770)	10,765	3,068	28.5	5,651	52.5	3,068	16.2	306	2.8
Belding-Woods (3730,3750)	5,748	3,826	66.6	546	9.5	1,149	20.0	277	3.9
Pullman Plaza (3810)	6,006	943	15.7	4,611	76.8	308	5.1	144	2.4
Eastshore (3820)	6,445	1,881	29.2	3,679	57.0	580	9.0	305	4.7
North & East I (3720)	8,884	7,592	85.5	220	2.5	864	9.7	208	2.3
North & East II (3740,3710)	6,349	5,289	83.3	126	2.0	776	12.2	158	2.5
Richmond Annex (3830)	5,093	3,412	66.9	411	8.1	635	12.5	635	12.5
Point Richmond (3780)	2,504	2,061	82.3	101	4.0	232	9.3	110	4.4
East Richmond Heights (3620,3700)	3,183	2,562	80.5	172	5.4	270	8.5	179	5.6
Hilltop Green/DeAnza/Wildcat (3630,3601,3602,3610)	5,565	4,869	87.5	148	2.6	394	7.1	154	2.8
Hilltop/Fairmede (3671)	5,234	3,481	66.5	992	19.0	323	6.1	438	8.4
CITY TOTAL	79,042	39,372	49.8	28,633	36.2	7,996	10.1	3,042	3.9
COUNTY TOTAL	558,399	450,538	80.7	41,529	7.4	51,903	9.3	14,429	2.6

SOURCE: 1970 U. S. Census

City of Richmond, Planning Department





Table III-16

Changes In White Population, Distribution In Richmond,  
In Comparison to Total Population by Neighborhood

Neighborhood/Census Tract	1 9 7 0			1 9 7 5			Change 1970-1975	
	Total Population	White Number	Percent	Total Population	White Number	Percent	Number	Percent
North Richmond/Parchester (3650)	2,873	62	2.2	2,190	41	1.9	- 21	- 13.6
Southside (3790,3800)	10,122	134	1.4	8,116	353	4.3	219	207.1
Iron Triangle (3760,3770)	10,765	3,068	28.5	8,531	2,153	25.2	- 915	- 11.6
Belding-Woods (3730,3750)	5,748	3,826	66.6	5,066	3,015	59.5	- 811	- 10.7
Pullman Plaza (3810)	6,006	943	15.7	5,046	976	19.3	33	22.9
Eastshore (3820)	6,445	1,881	29.2	7,377	1,315	17.8	- 566	- 39.0
North & East I (3720)	8,884	7,592	85.5	5,716	4,798	83.9	-2794	- 1.9
North & East II (3740,3710)	6,349	5,289	83.3	8,004	6,726	84.0	1,437	.8
Richmond Annex (3830)	5,093	3,412	66.9	4,551	3,019	66.3	- 393	- .9
Point Richmond (3780)	2,504	2,061	82.3	2,118	1,863	88.0	- 198	6.9
East Richmond Heights (3620,3700)	3,183	2,562	80.5	2,805	2,129	75.9	- 433	- 5.7
Hilltop Green/DeAnza/Wildcat (3630,3601,3602,3610)	5,565	4,869	87.5	5,260	4,528	86.1	- 341	- 1.6
Hilltop/Fairmede (3671)	5,234	3,481	66.5	5,240	2,663	51.0	- 818	- 23.3
CITY TOTAL	79,042	39,372	49.8	70,023	33,581	48.0	- 5791	- 3.6

SOURCE: 1970 U. S. Census.

1975 County Special Census.



4. Median Household Income for 1970 and 1975 is shown on Table III-17.

The comparison is alarming between 1970 incomes and 1975 incomes, when the value of the dollar is held constant to 1970 assuming a 28.5% inflation rate. The median household income for the City dropped 8.2%; for the Market Area it dropped 6.2%; and for the County the median household income rose 6.4%.

Only one neighborhood, Point Richmond, gained real income or purchasing power. Other neighborhoods lost purchasing power, anywhere from 2.4 to 36.0%. The comparison of 1970 incomes with 1975 incomes using 1975 dollars shows that in two neighborhoods --Southside and the Iron Triangle-- the median household income is reduced. Southside and the Iron Triangle also have the lowest median incomes in both years.



Table III-17

## 1970 and 1975 Comparison of Median Household Income by Neighborhood\*

Neighborhood/Census Tract	1970 Median Household Income	1975 Median Household Income in 1970 Dollars*	Percent Change in Real Dollars 1970-1975	1975 Median Household Income in 1975 Dollars
North Richmond/Parchester (3650)	6,167	5,198	- 15.7	6,679
Southside (3790,3800)	6,289	4,520	- 28.1	5,808
Iron Triangle (3760,3770)	5,123	3,280	- 36.0	4,215
Belding-Woods (3730,3750)	7,987	6,991	- 12.5	8,983
Pullman Plaza (3810)	8,049	7,068	- 12.2	9,082
Eastshore (3820)	9,723	8,374	- 13.9	10,761
North & East I (3720)	10,288	9,167	- 10.9	11,780
North & East II (3740,3710)	9,184	8,680	- 5.5	11,154
Richmond Annex (3830)	9,576	9,129	- 4.7	11,731
Point Richmond (3780)	8,732	9,623	+ 10.2	12,365
East Richmond Heights (3620,3700)	11,293	10,618	- 5.8	13,644
Hilltop Green/DeAnza/Wildcat (3630,3601,3602,3610)	14,381	13,724	- 4.6	17,635
Hilltop/Fairmede (3671)	13,039	12,727	- 2.4	16,354
CITY TOTAL	8,778	8,062	- 8.2	10,360
MARKET AREA TOTAL	10,114	9,487	- 6.2	12,191
COUNTY TOTAL	10,992	11,693	+ 6.4	15,026

SOURCE: 1970 U. S. Census.

\* Assuming a 28.5% inflation rate between 1970 and 1975.



5. Poverty Characteristics are shown on Tables III-18 and III-19. Table III-18 compares the unemployment rates and percent of households below poverty for all neighborhoods, the City and the County. The unemployment rate for the City, 7.4%, is considerably higher than for the County, 5.5%. The Iron Triangle, Southside, North Richmond/Parchester, and Eastshore all have unemployment rates above the City rate.

The percent of households below poverty, earning less than \$3,743 in 1969, is also shown on Table III-18. The City's 10.6% is again considerably higher than the County's 6.2%. Within the City, the rate reaches as high as 29.2% in North Richmond/Parchester. Southside 28.4%, Iron Triangle 23.6%, Point Richmond 16.5%, Belding Woods 16.0%, and Pullman Plaza 15.6% are all well above the City rate.

Table III-19 indicates the number of lower-income families (those with incomes below \$5,900) and compares the number of lower-income Black and Spanish-American families in 1970. The minorities are 56.7% of the lower-income families in the City and only 27.6% of the lower-income families in the County. In North Richmond/Parchester and Southside almost 100.0% of the lower-income families are minority. In Pullman Plaza, Iron Triangle, and Eastshore over 65% of the lower-income are minorities.





Table III-18

Unemployment Rate<sup>(1)</sup> And Percent of Households Below Poverty<sup>(2)</sup>  
In 1970 By Neighborhood

Neighborhood/Census Tract	Unemployment <sup>(1)</sup>		Below Poverty <sup>(2)</sup>	
	Persons	Rate	Households	Percentage
North Richmond/Parchester (3650)	74	9.2	216	29.2
Southside (3790,3800)	433	12.5	770	28.4
Iron Triangle (3760,3770)	498	13.3	780	23.6
Belding-Woods (3730,3750)	144	6.3	268	16.0
Pullman Plaza (3810)	167	7.1	270	15.6
Eastshore (3820)	248	9.1	172	9.2
North & East I (3720)	208	5.2	156	7.1
North & East II (3740,3710)	220	7.1	273	8.1
Richmond Annex (3830)	108	4.4	120	6.5
Point Richmond (3780)	65	5.4	168	16.5
East Richmond Heights (3620,3700)	58	4.0	55	5.1
Hilltop Green/DeAnza/Wildcat (3630,3601,3602,3610)	77	3.1	44	4.4
Hilltop/Fairmede (3671)	64	2.9	48	3.5
CITY TOTAL	2,364	7.4	3,340	10.6
COUNTY TOTAL	12,377	5.5	13,489	6.2
SMSA TOTAL				7.2

SOURCE: 1970 U.S. Census

(1) Unemployment rate was computed using the number of persons in the civilian labor force.

(2) Households below the poverty level are defined as those household in which the total 1969 income of the family or primary individual was below the poverty level, \$3,743 for a family of four. The incomes of persons in the household other than family members or the primary individual are not included when determining poverty status.



Table III-19

Total Lower-Income, And Black And Spanish-American  
Lower-Income Families In Richmond, 1970

(Footnotes, see next page)

Neighborhood/Census Tract	Total Lower Income Families	Total Lower-Income Black & Spanish-American Families	% Black or Spanish-American Lower Income Families of Total Lower-Income Families
North Richmond/Parchester (3650)	245	245	100.0
Southside (3790, 3800)	1,016	962	94.7
Iron Triangle (3760, 3770)	963	658	68.3
Belding-Woods (3730, 3750)	413	121 <sup>2</sup>	29.3
Pullman Plaza (3810)	319	244 <sup>3</sup>	76.5
Eastshore (3820)	264	174	65.9
North & East I (3720)	396	18 <sup>2</sup>	4.5
North & East II (3740, 3710)	285	28 <sup>2,4</sup>	9.8
Richmond Annex (3830)	245	44	18.0
Point Richmond (3780)	105	N.A. <sup>5</sup>	N.A.
East Richmond Heights (3620, 3700)	97	N.A. <sup>5</sup>	N.A.
Hilltop Green/DeAnza/Wildcat (3630, 3601, 3602, 3610)	108	N.A. <sup>5</sup>	N.A.
Hilltop/Fairmede (3671)	76	12 <sup>3</sup>	15.8
CITY TOTAL	4,661	2,645	56.7
COUNTY TOTAL	21,305	5,889	27.6



FOOTNOTES:

<sup>1</sup>Lower-income means a family income of less than \$5,900 in 1969, adjusted for family size.

<sup>2</sup>Does not include any lower-income Black families in this neighborhood, as this data is not available.

<sup>3</sup>Does not include any lower-income Spanish-American families in this neighborhood, as this data is not available.

<sup>4</sup>For census tract 3710 only.

<sup>5</sup>Not available.





6. Family Characteristics of the Richmond population are shown on Table III-20. The percent of families below poverty, earning less than \$3,743, is highest in North Richmond/Parchester, Southside, Iron Triangle, Pullman Plaza, and Belding-Woods with 30.0%, 27.4%, 18.5%, 10.6% and 10.5%, respectively. The City's rate at 10.5% is greater than the County's at 6.2%.

Families with female heads of households are historically more vulnerable because of inflation and unemployment problems. Comparing families with female heads below poverty illustrates the difficulty which these families have; more than one third of them city-wide are below poverty. The ratio of one-third also applies county-wide. In Southside, Iron Triangle, and Pullman Plaza, more than one-half of the female heads of households are below poverty.

The last column shows the portion of families below poverty which are female heads of household. Hilltop/Fairmede has the highest percent meaning that 83.3% of the poverty families in that neighborhood have female heads of households. Southside, East Richmond Heights, Iron Triangle, and Pullman Plaza have percents above 62%. The city-wide rate of 55.3% is higher than the county-wide rate of 46.2%.



Table III- 20

1970 Families, Families Below Poverty, Families With Female Heads  
And Poverty Characteristics By Neighborhood, Richmond

(Footnote, see next page)

Neighborhood/Census Tract	Total Number	Families Below Poverty (1)		Families With Female Heads of Household Below Poverty			
		Number	Percent	Total Number	Number	Percent of Female Heads Below Poverty	
North Richmond/Parchester (3650)	618	186	30.1	167	84	50.3	
Southside (3790,3800)	2,451	672	27.4	713	443	62.1	
Iron Triangle (3760,3770)	2,410	446	18.5	646	278	43.0	
Belding-Woods (3730,3750)	1,618	170	10.5	221	90	40.7	
Pullman Plaza (3810)	1,441	153	10.6	265	95	35.8	
Eastshore (3820)	1,565	116	7.4	223	47	21.1	
North & East I (3720)	1,872	114	6.1	185	27	14.6	
North & East II (3740,3710)	2,752	132	4.8	283	49	17.3	
Richmond Annex (3830)	1,525	38	2.5	158	5	3.2	
Point Richmond (3780)	632	63	10.0	74	32	43.2	
East Richmond Heights (3620,3700)	919	25	2.7	71	16	22.5	
Hilltop Green/DeAnza/Wildcat (3630,3601,3602,3610)	1,548	44	2.8	67	20	29.9	
Hilltop/Fairmede (3671)	1,335	30	2.2	96	25	26.0	
CITY TOTAL	20,686	2,189	10.6	3,169	1,211	38.2	
COUNTY TOTAL	146,479	9,119	6.2	19,378	4,219	30.9	



(1) The poverty threshold for an urban family of four was \$3,743 in 1969. The 1970 Census data is adjusted accounting for such factors as family size, sex, age of the family head and the number of children in determining the poverty threshold.



7. Unrelated Individuals and seniors make-up a large amount of the poverty population. Table III-21 shows that citywide 26.1% of the unrelated individuals in Richmond earn below the poverty level which was \$3,743 for a family of four in 1969. In Pullman Plaza 42.3% of the unrelated individuals earned below poverty level. Most neighborhoods have percentages which are grouped around between 20% and 30%.

Seniors, those above 64 years of age, represent 9.9% of the persons earning below poverty level in Richmond. In low-income neighborhoods the seniors are a small portion of the persons earning below poverty, while in the more affluent neighborhoods, seniors are a large portion of persons earning below poverty, around 25%.





Table III-21

1970 Unrelated Individuals, Unrelated Individuals Below Poverty and  
Persons Above 64 and Below Poverty as Percent of Persons Below Poverty by  
Neighborhood, for Richmond

Neighborhood/Census Tract	<u>Unrelated Individuals</u> Number	<u>Percent of Unrelated</u> <u>Individuals Below Poverty</u> Percent	<u>Persons Above 64 &amp;</u> <u>Below Poverty As %</u> <u>of Persons Below Poverty</u> Percent
North Richmond/Parchester (3650)	208	22.6	8.0
Southside (3790,3800)	518	32.2	4.5
Iron Triangle (3760,3770)	1,708	30.5	9.7
Belding-Woods (3730,3750)	466	26.3	7.6
Pullman Plaza (3810)	496	42.3	8.9
Eastshore (3820)	425	20.5	3.3
North & East I (3720)	490	15.5	25.0
North & East II (3740,3710)	847	20.7	27.2
Richmond Annex (3830)	450	22.2	24.7
Point Richmond (3780)	582	27.1	21.4
East Richmond Heights (3620,3700)	206	22.8	13.0
Hilltop Green/DeAnza/Wildcat (3630,3601,3602,3610)	134	21.6	31.5
Hilltop/Fairmede (3671)	95	24.2	6.5
CITY TOTAL	6,889	26.1	9.9
COUNTY TOTAL	36,161	24.2	11.6

SOURCE: 1970 U. S. Census.  
City of Richmond Planning Department



8. Large Families is defined as families with five or more persons. There was a total of 788 large families in need of housing in the City of Richmond in 1970. The number of large families in need was derived by calculating the percentage of large families occurring in the Standard Metropolitan Statistical Area (SMSA) (from the 1970 U. S. Census) and assuming that this percentage is the same for families in need of housing. This is probably an underestimate as large families tend to have more housing problems than small families.



9. Handicapped Persons in Richmond amounts to approximately 2,687 individuals in 1970. Information was obtained from the Contra Costa County Department of Social Services Records of Recipients to Aid to the Totally Disabled and Aid to the Potentially Self-Supporting Blind. Approximately 3.4% of Richmond's population is handicapped.



10. Fair Share of Market Area refers to the proportion of various values of housing and income levels of occupants which Richmond would have if housing and population was distributed evenly throughout the Market Area. Obviously, the housing is not distributed evenly by value, nor is population evenly distributed by income or other characteristics. The concept was developed by HUD primarily as a means to determine if cities are accepting responsibility for their share of low value housing and lower-income residents.

ABAG has adopted a fair share allocation plan of subsidized housing units. HUD has approved of the plan and will be requesting cities to take their share of subsidized units or lose their Community Development and Comprehensive Planning grants. The statistics presented throughout Chapter III indicate that Richmond has more than its fair share of low-value housing, lower-income residents, families below poverty, seniors below poverty, minorities, etc. Hence, the fair share allocation plan is an attempt to reduce the pressure on Richmond. However, even if the plan succeeds, Richmond will not feel the impact for at least ten years.

Richmond has the opposite problem from the one which is of concern to HUD. Richmond's need is to balance the low-value housing with housing which attracts middle- and upper-income residents. Plans will be implemented shortly for over 100 housing units in the \$45,000 to \$60,000 range in the Iron Triangle and East-shore neighborhoods. 2,500 units in the \$60,000 to \$100,000 range are planned in the Marina area.





11. Expected-to-Reside is a statistic developed by the U.S. Department of Housing and Urban Development. The figure represents the number of net new lower-income families which are expected to reside in Richmond on an annual basis. "Net new" is the number of families attracted to Richmond less the number of families migrating out of Richmond. The number of 802 families who are already employed in Richmond but do not live in the City is the current "expected-to-reside figure given to the City by HUD.

As stated in the section discussing Fair Share, Richmond currently has more than its fair share of lower-income families and is not encouraging additional lower-income families to reside in the City. However, HUD is giving the City a number to use on the HUD forms and indicates that the City should plan to provide housing for 802 new lower-income families. The City of Richmond is not interested in planning for additional lower-income families.



## E. Target Area

The Target Area is composed of six neighborhoods: North Richmond/Parchester, Iron Triangle, Southside, Pullman Plaxa, Belding-Woods, and North & East I. (See Map, page 7). 56% of the City's population resides in the Target Area. The Target Area is located in the flatlands between middle-income areas and industrial sections of Richmond. The Target Area defined somewhat differently for various federal grants (see Table I-2, page 4 and 6).

The collective ranking of the Target Area Neighborhoods (TAN) indicate that they have the worst housing conditions and problems related to poverty in Richmond. For each specific housing characteristic researched, other neighborhoods outside the Target Area may have worse conditions than particular TANs, but when all characteristics are combined the TANs are shown to be considerably worse off. For example, Table III-6, page 23, shows that Point Richmond and North & East II have as poor housing conditions as the TANs. The ranking for percent of overcrowded units is 1 through 6 for TANs. Overpaying households is the worst in the TANs with the exception of North & East II which has 82% of the renters overpaying. Vacant units is worst in the TANs with the exception of Point Richmond which has the second highest percentage as presented in Table III-3, page 18. The value of housing is lower in the TANs than elsewhere in the City.

Population characteristics also indicate that TANs have severe problems which impact the quality of housing. The population as a whole is moving out of the TANs at a more rapid pace than in other neighborhoods (see Table III-13, page 33). Point Richmond also has an accelerated decrease in population. Minorities are more heavily concentrated than in other neighborhoods (Table III-15, page 37). The income of the families is much lower and is rising at a slower rate than in other neighborhoods (Table III-17, page 40). The unemployment is much higher, double that of other neighborhoods (Table III-18, page 42). The percent of families with incomes below \$5,900 ranges from 21 to 41% in Target Area neighborhoods, while the range in other neighborhoods is from 4.7 to 16% (Table III-18, page 42).

By analyzing census data at the level of groups of blocks rather than the larger census tract level, it was determined that in three of the TANs there are



eight urban staging areas. Urban staging areas offer low-income families in-migrating into a metropolitan area the opportunity to establish an economic base and have shelter at a reasonable cost. Urban staging areas are also used by low-income families already living in the metropolitan area as temporary havens during periods of economic constraint.

There are eight areas that exhibit patterns of urban staging areas. As much as 28% of the area's population has resided in the areas for less than six months.<sup>1</sup> Renters comprise up to 80% of the occupants while in the surrounding census tracts the percent of renters is 58%. Rents are quite low, 84% paying less than \$100 per month. Vacancy rates are in the 20% range.<sup>2</sup>

Population loss in the urban staging areas was across all ages of white residents. However, in the black population the loss was high for males 20-29 years, females 15-24 years, and in children under four years. The loss of the young, in the years of family formation, represents a serious out-migration of individuals and families who would tend to provide continuity and a stable age distribution within the City.<sup>3</sup>

The Target Areas present serious problems to the City. The deteriorating neighborhoods require increased physical maintenance and social services-- police, fire, manpower services. The deteriorating housing is a loss in terms of tax revenue, and more importantly, a loss of adequate housing stock.

The urban staging areas are an even greater problem. The in-migrating residents are unemployed, constrained financially and need assistance while becoming stabilized. The drain on community services is heavy. In addition, out-migration, after economic stability has been achieved, means that the City loses the asset of trained, employed residents which are soon replaced with unemployed in-migrants, repeating the cycle.

Finally, persons outside the City have an extremely low grade image of Richmond. The City is working to overcome the image problem but the Target Area and the urban staging areas reinforce the image making people feel that indeed the image is reality.

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<sup>1</sup>Source: 1970 U. S. Census.

<sup>2</sup>Source: 1975 County Special Census.

<sup>3</sup>"Urban Staging Area", Appendix G, "Background Report", Manpower and Employment Opportunity Program, 1977.



#### IV. PROBLEMS

The purpose of this section is to outline the major problems preventing the City from meeting its housing goal. Each city has a unique set of housing problems depending on its particular social economic and historical factors. From the facts presented in Section II, four problems became apparent--the housing stock built before the war, the cost of housing, the lack of investment in housing, and the lack of confidence and pride needed for revitalization of neighborhoods.





#### A. Housing Stock Built Before the War

Throughout its history Richmond has been known as an industrial city. Much of the housing built before World War II was developed primarily for workers employed in local industry. Workers could not afford expensive housing, hence, housing was small, constructed inexpensively and located on small plots. Many skilled, semi-skilled and unskilled workers were attracted to Richmond by the job opportunities and inexpensive housing. During the war tens-of-thousands of people were attracted for the same reasons.

Richmond continues to be an industrial city but the employment situation has changed since the war. Local industry no longer provides enough jobs to employ the work force which resides in Richmond. There are currently 32,955 jobs in local industry and government. 55% of those jobs are filled by commuters from outside Richmond, leaving approximately 15,000 jobs for residents. At the same time there are 36,000 persons in the Richmond labor force which means that 21,000 persons work outside the City or are unemployed. A more severe employment problem is that today's jobs require much more skill than was true during or prior to the war. Presently there are only a few marginal jobs for the unskilled or low-skilled resident. Unfortunately, Richmond has more than its share of unskilled residents.

The housing situation has also changed. The housing which was important to the early development of Richmond and its industry is obsolete. Potential home purchasers prefer larger houses in the suburbs. Some of the housing has deteriorated. The housing deterioration together with the fact that heavy industry is housed in Richmond and the fact that deteriorated areas have a heavy percentage of low-income and Black residents with the stereotypes that engenders, gives Richmond a bad image as far as potential homeowners and investor is concerned. The racial problem is one of image only. An adjacent city has similar housing and population characteristics and similar problems, yet its population is largely White.

Richmond according to 1970 data, has the lowest median value of housing of all cities over 25,000 population in the Bay Area. At a time when housing is in extremely short supply, the deteriorated areas of Richmond have high vacancy rates, as high as 7.3%. This indicates potential residents are going elsewhere in spite of the low rents and low sale prices. However, the areas do continue



to attract persons with low incomes, and low skill levels which continues the cycle of increased deterioration.

Private investment in the deteriorated areas is not readily available for rehabilitation or construction of new units which again increases the cycle of deterioration. Rehabilitation work is risky and contractors are difficult to find even when working on San Francisco victorians; but Richmond's deteriorated housing is marginal at best. Investors can find higher known returns at less risk elsewhere.

Richmond does have a unique opportunity. The deteriorating housing was once an asset to Richmond and it has the potential to be an asset again. The housing is largely small and on small lots. Such housing is suitable to the needs, and could attract certain groups of people if the surrounding neighborhoods have adequate amenities. The groups interested in such housing are:

- young couples who are starting careers, have limited income and have energy to expend for sweat equity,
- childless couples who for a variety of reasons may desire compact housing,
- senior citizens who no longer have need for large housing,
- singles who desire to live in compact single housing rather than apartment buildings,
- people who believe in "small is beautiful" and that there is a need to conserve resources and energy.

In order to attract the various groups, the neighborhoods must be revitalized to meet the needs of each particular group. Recreation needs for instance can be tailored to each group. Tennis courts for singles and younger people; park benches, horseshoe pits and card/chess/checkers tables for seniors; swimming pools and neighborhood centers for everyone are examples.



## B. Cost of Housing

On the national level the cost of housing has risen rapidly during the last ten years, and has risen even more rapidly compared to the rise in incomes. According to a report entitled, "The Nation's Housing, 1975 to 1985",

"If the trends from 1971 to 1976 continue for another five years, typical new homes in 1981 would sell for \$78,000, and only the most affluent groups would be able to afford them. In that event, the United States would become less and less a nation of homeowners, and, despite decades of federal encouragement and massive tax subsidies, the new single-family house will become a luxury item."<sup>1</sup>

The report continues,

"Families with income of \$20,000 or more can still find a reasonable supply of both new and existing housing for sale at prices they can afford; but, as of 1975, about three-quarters of the families in this country earned less than \$20,000..."

Being able to afford a home depends on whether a family has equity in another house or have a substantial downpayment. According to our calculation, a family with a \$20,000 annual income and a \$9,500 downpayment, can afford a house between 45-\$50,000. However, few houses within this price range are available. (See Table IV-1 for more detailed information.)

Similar to the national problem, in Richmond the cost of housing relative to income is a major problem as it impacts residents and as it impacts the City's ability to design effective programs to meet the needs of residents.

### Findings:

1. Housing costs in Richmond have risen greatly compared to the rise in incomes. Data comparing 1970 and 1975 house values is not available for Richmond, however, data is available for the Market Area and is used to give an indication of the change in value in Richmond. In 1976 the average sale price in the Market Area was approximately \$39,027--a 51.7% increase above the 1970 average sale price (\$25,734). During the same period the median household income for the City increased by only 18.1% from \$8,778 to 10,360. If 1975 dollars are adjusted for inflation between 1970 and 1975, there was a 8.2% decrease in median household income from \$8,778 to 8,062. While a family's purchasing power was reduced 8.2%, the price of housing was increased 51.7%.

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<sup>1</sup>Quotations are from "The Nation's Housing, 1975 to 1985, a report prepared by the Joint Center for Urban Studies of the Massachusetts Institute of Technology (M.I.T.) and Harvard University, as repeated in "Home Ownership a Luxury?", an article appearing in Black Enterprise, August, 1977.



TABLE IV-1

1977 ANNUAL INCOMES REQUIRED TO PURCHASE HOUSES VALUED FROM \$20-80,000<sup>1</sup>

House Value	20% Down	Mortgage	10%-30 Yrs. Monthly Paymts.	Annual Paymts.	Taxes & Insurance	Total Paymt. Annually	Annual Income <sup>2</sup>
80,000	\$16,000	\$64,000	\$561.65	\$6,739.80	\$1,100	\$7,840	\$27,440
60,000	12,000	48,000	421.24	5,054.88	900	5,955	20,843
50,000	10,000	40,000	351.03	4,212.36	750	4,962	17,367
45,000	9,000	36,000	315.93	3,791.16	675	4,466	15,631
40,000	8,000	32,000	280.83	3,369.96	600	3,970	13,895
35,000	7,000	28,000	245.72	2,948.64	525	3,474	12,159
30,000	6,000	24,000	210.62	2,527.44	450	2,977	10,420
25,000	5,000	20,000	175.52	2,106.24	375	2,481	8,684
20,000	4,000	16,000	140.41	1,684.92	300	1,985	6,948

<sup>1</sup>Figures derived by Planning Department after consultation with real estate firms.<sup>2</sup>Annual Income is 3½ times total payment annually and equals income of household less amount of long term debt obligations, those over 6 months.





2. Families wishing to buy a house, are being priced out of the market. Two national surveys illustrate the change over a ten year period. "When a family of average income looks for a house, it is considerably worse off than its counterparts of ten or even five years ago... In 1965-66 when median family income (1965) was \$6,956, half the buyers of new single-family homes had incomes under \$8,000. With the low interest rates and operating costs at that time, families could afford the cost of homes priced at two-and-a-half times their annual income. Overall, the price-to-income ratio for families buying new houses was 2.4 to 1.<sup>1</sup>

"In 1975-76, when median family income was \$10,360 (1975), a similar survey showed that only 17% of families buying new houses had income below \$15,000. Most of those buying new homes had incomes above \$20,000 with the median home buying family earning \$21,615. As a result of increases in carrying charges and operating costs, home buyers in 1976 bought houses selling for roughly twice their annual incomes. The overall ratio of sales price to income was 1.98 to 1.<sup>1</sup>

3. Richmond residents with median household incomes in 1975 of \$10,360 have an even more difficult time purchasing new or existing houses than is indicated in the national surveys. Many families do not have the ability to purchase the house it lives in at today's prices.

4. Families no longer have the opportunity to upgrade their housing status. Formerly, middle-and even lower-income families had the opportunity of "buying upward", using equity built over the years in an existing home for a down payment on a more expensive home. High monthly payments, due to increased finance costs, taxes, and rehabilitation expenses, prohibit most middle and all lower-income families from buying upward even if down payments are available.

5. Families earning low and moderate incomes or those who are retired with low fixed incomes, have difficulty paying the cost of repairs and maintenance and yard upkeep. As inflation reduces the value of the dollar (the purchasing power of Richmond families was reduced by 8.2% between 1970 and 1975) and as more dollars are taken for finance charges, less of the family's budget is available for upkeep and maintenance of the house. Yards, gardens and exterior painting and maintenance are often the first to be sacrificed when money is scarce. For instance, in the City's current housing program, loans and grants are made to lower income families to bring their houses up to code and rehabilitate them. Often the code work is done because it is required and the exterior is left unpainted because the additional loan to cover painting would raise the monthly payments to a level which the owner cannot afford.

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<sup>1</sup>Quotations are from "The Nation's Housing, 1975 to 1985, a report prepared by the Joint Center for Urban Studies of the Massachusetts Institute of Technology (M.I.T.) and Harvard University, as repeated in "Home Ownership a Luxury?", an article appearing in Black Enterprise, August, 1977.



6. The cost of rehabilitating houses to maintain Richmond's housing stock is much less expensive than constructing new houses. It is also worthwhile for the City to take all feasible actions to upgrade individual houses and neighborhoods to improve Richmond's image, to increase the value of houses and therefore increase the income level of the community and the tax base. Presently the City is spending approximately \$1.0 million of Federal funds to rehabilitate local housing. Federal funds available will be reduced in future years. The need, however, is estimated at over \$10.0 million. The need is increasing more rapidly than available resources will be able to handle. In 1974 it was estimated that \$7.7 million was required to rehabilitate all of the housing found to be substandard in the Housing Conditions Survey. The estimate did not include the cost of needed public improvements, relocating families, and upgrading the 1,771 houses with substandard heating and plumbing identified in the 1970 U. S. Census. Since 1974, additional houses need to be rehabilitated and the cost of rehabilitation has increased considerably.

7. The rise in the cost of housing is due to the rise in the cost of all components which comprise a house--land, materials, labor, front-end and development activities, financing, and taxes. A city has no ability to impact the cost of labor and materials and only limited ability to affect the price of land. Front end costs may be reduced somewhat by streamlining permit procedures but environmental safeguards must be maintained. Development costs may be reduced by advanced subdivision planning, although, subdivisions may, in fact, not pay for themselves under current procedures.

The City may have a major impact on the price of housing by offering land write-downs, by offering below market rate financing, deferring taxes, and by encouraging a more dense use of developed land. In each case care must be taken that the residents do not pay for or suffer because of the below market rate development. For example, land write-downs and below market rate financing should be accomplished with other than city revenues. More dense development of land must be accompanied by additional recreational facilities, open-space, and a greater provision of public services.

8. More funds are likely to be available to the City for rehabilitation work during the next several years. Community Development Block Grant funds will be reduced, however, the U. S. Housing and Urban Development Department is launching a new program in 1978 for the revitalization of communities. The State has several programs which the City may take advantage of as soon as procedures are worked out.



### C. Lack of Investment

Private investment and financing of investments are critical to the development of Richmond. The City may assist private investment by reducing land costs or assisting with financing. But overall, the City's participation will remain below 10-15% of housing costs. The remainder of the development costs must be provided by private capital--either by homeowners or by investors.

The City cannot afford to support more than 10-15% of housing costs. The City must also have funds available for the improvement of neighborhoods which is key to maintaining housing conditions and value. Neighborhood improvement requires rehabilitation and construction of public improvements--streets, curbs, gutters, sewers, street lighting, landscaping, community and recreation facilities. In addition the City is responsible for providing services--police, fire, maintenance, etc.,--to each neighborhood.

Lack of investment is a problem but not throughout the City. No problem is anticipated finding investment for market rate housing--\$60,000 per unit and above--in desirable locations. As of the end of 1977, 800-900 units are planned in new subdivisions and 500 units are planned in the first phase of the marina development. All units will be above \$60,000, some considerably over the \$100,000 range, and will be developed with private investment. The City, using federal funds, will participate in the marina development.

The problem for Richmond is to attract investment for housing projects which are needed by the City but which are not attractive to investors. Rehabilitation of housing, construction of in-fill housing in older sections of the City, and new housing developments surrounding the downtown are projects for which the City is lacking investment. Rehabilitation of housing, alone, will cost more than \$10 million.

1. Investment for rehabilitation of existing houses is essential to revitalizing housing stock and neighborhoods. Rehabilitation is currently undertaken, almost exclusively, by individual, existing homeowners with assistance by the City. The City provides counseling financing assistance, estimating, negotiating and contract supervision for each homeowner as needed. Work is performed by local contractors.

Rehab contracting is more risky and difficult, and less profitable than new construction; hence, contractors are often small and not always reliable or timely.





The program is necessary. However, it is slow and administratively costly because of the large amount of personal service which must be given by City staff to each individual loan recipient and because of contract difficulties.

The City is currently spending \$1.0 million per year and at that level of spending, it is estimated that the City's stock of deteriorated housing is remaining relatively constant, i.e., additional units are deteriorating as fast as deteriorated units are rehabilitated. More investment funds are needed to reduce the number of deteriorated units. Most of the \$1.0 million spent by the City is Community Development Block Grant (CDBG) funds which will be reduced by 45% in 1979. New federal housing programs may have funds available in 1978-79 and State financing programs--Marks-Foran and SB 99 will replace a portion of the reduced CDBG funds.

The City's current rehabilitation programs do not deal with rental housing which in 1970 amounted to 58% of the housing in some neighborhoods. Some landlords feel that rents cannot be raised to a level high enough to continue a feasible operation, hence, are unwilling to invest to rehabilitate. There is a high vacancy rate in the Target Area. If rents are raised people will not rent; if rents are not raised, the owner will earn no profit, or may not even cover costs. Such units are usually in need of repair and are difficult to sell. In such a situation the landlord may abandon the building which is immediately vandalized, further reducing its worth and demoralizing the neighborhood.

In order to enhance the image of Richmond and preserve the value of existing, adequate housing, rehabilitation programs for rental housing might be implemented if funds were available. If landlords are not interested, other programs might be designed to stop the abandonment of housing. Brokering discounted sales to individuals promising to rehabilitate would be a means to encourage private financing.

2. Investment for in-fill housing on unsightly vacant land in developed areas is necessary to upgrade neighborhoods. However, the cost of new housing makes it difficult for a developer to construct a single house to sell at a value compatible with surrounding houses built 25 years ago. Investment





will be obtained only when economic incentives are made available to the developer. Standard incentives are write-downs of land, financing assistance, and land banking a number of vacant parcels for sale at one time.

The City is presently constructing in-fill housing by contract on a limited basis.

3. Investment for new housing developments in deteriorated sections of the City--the Iron Triangle and Southside--are much needed to improve the City's image and tax base, fill unsightly vacant tracts, and provide customers for local retail establishments. Developers are reluctant to invest because compared to developments on virgin land, the risk is high, land cost is high, profit margins are low, and financing costs are high.

Plans are close to completion for constructing 58 units in downtown and 45 units in the Eastshore neighborhood. The cost of the land was written down to attract the developer and to make it feasible to build units which will sell for \$45,000-55,000, marginally above the existing units.

Another method to cut land and building costs and attract middle-income homeowners is to encourage the development of two or three story townhouses and low rise condominiums or cooperatives in planned unit developments.

4. Financing of investments in deteriorated areas has traditionally been difficult. Both homeowners and real estate investors have had difficulty obtaining financing in certain neighborhoods regardless of the value of a particular house and the credit rating of the borrower. The homeowner wishing to rehabilitate, the prospective homeowner, and the real estate investor all become discouraged and look elsewhere when institutional lenders are reluctant to lend. Recent court cases and legislation are changing the situation. No data is available to determine if restrictive lending policies currently exist in Richmond.



#### D. Lack of Confidence and Pride

Underlying and causing the problems outlined above to be more severe is a general lack of confidence and pride in the City. Many persons in the community seem to have accepted the legacy of low-income families, obsolete housing, and the the deteriorating neighborhoods. The physical deterioration of the inner City is an eyesore--a visible, concrete reminder that the City does have severe problems. The image of the City formed by outsiders is very negative and is discouraging to those working to improve Richmond. The task of rehabilitating and cleaning up the older, deteriorating neighborhoods is complex and interrelated with unemployment, poverty, inflation, crime and prejudice. If taken in its entirety, it is an overwhelming, unmanageable problem which appears impossible to resolve. If broken down into manageable units, improvement is possible and confidence and pride may be recovered.

Adequate financial resources are lacking. However, lack of resources is no reason not to begin planning the revitalization of neighborhoods and building the community commitment and enthusiasm necessary for revitalization. Good, realistic, well-thought-out plans and a committed community will attract financial support from government and from private investors.

The port and marina development is an example of how the City without prior adequate resources, but by making a firm commitment to act, can mobilize resources and, at the same time, build the community's confidence and pride. The leaders of Richmond made a commitment to renew and expand the port and to build a marina for commercial and residential uses. Careful research and planning have outlined a program which is large and complex but is manageable and will not impose too heavy a burden on the City's budget or bonding capacity. The combination of the commitment by the City and the careful planning has begun both to attract capital and to excite residents and build community pride. The development will change the image of Richmond. "Fundamental to the concept of this plan are the changes occurring in the attitudes of the population, their patterns of behavior, their aspirations, and their concern."

Based on a firm commitment by the City to improve housing and revitalize neighborhoods, and backed up with research and planning, resources can be made available and citizens will contribute toward the revitalization of their community with pride and confidence.



V.

LONG RANGE POLICY, FINDINGS, AND SHORT RANGE POLICY

The purpose of this section is to propose housing policies for the City of Richmond. The policies are guidelines for the renewal and development of housing and neighborhoods. The five long range policies are taken from Section II where they are proposed together with the overall housing goal for the City. The five long range policies are to cover five to ten year periods. New census data will be available every five years and federal and state regulations will require housing element revisions using the available data.

The long range policies cover the five major directions indicated by the goal--adequate housing, attractive and safe residential neighborhoods, racially and economically balanced neighborhoods, opportunities for homeownership, and implementation of policy. Each long range policy is followed by a discussion of findings pertaining to the policy, and by recommended short range policies which propose more specific directions City housing efforts may take during the next three years. At a later date implementation programs will be developed for each of the short range policies.



## A. Adequate Housing

*Policy 1: To ensure that a fair share of market area residents are able to obtain a variety of standard dwelling units of size suitable for their needs and at a price they can afford.*

The housing stock in Richmond is not of adequate quality or quantity to properly house all of its residents. In the findings listed below are a summary of the facts described in more detail in other sections of the Housing Analysis and conclusions regarding the facts. Short range policies and strategies regarding the provision of adequate housing are listed at the end of the section.

### Findings:

1. Richmond's housing stock is predominately single-family, detached, owner-occupied units. The trend, as Richmond becomes more urbanized, as costs rise, and as energy resources become more scarce, may be toward more planned unit developments, common wall and low-rise structures, and a greater proportion of renter-occupied units.

2. Vacancy rates for Target Area housing are too high, 7.3% (Iron Triangle), and indicates that families do not want to locate in the Target Area although housing costs are lower than elsewhere and houses are generally not available elsewhere.

3. According to the 1970 Census, 45.5% or 11,838 Richmond households need alternative housing because present units are either substandard, overcrowded, or households overpay for housing. 33.9% of the households overpay; 6.8% of the units are substandard; and 4.8% are overcrowded. Neighborhoods which have the highest percentage of substandard housing are the Iron Triangle, Point Richmond, Pullman Plaza, North & East II and Southside. Neighborhoods where over 13% of the housing is overcrowded are North Richmond/Parchester, Southside, Pullman Plaza, and the Iron Triangle. More than 50% of the households overpay in North & East II, Pullman Plaza, Iron Triangle, North Richmond / Parchester and Southside.

4. The 1970 Census indicates that 3,084 new or rehabilitated units are required to serve the needs of residents. Of the 3,084 units, 2,366 units or 77% should rent for less than \$100 per month (1970 dollars). 1,128 units should be 3 bedroom or larger units.





5. The 1970 Census indicates that 1,845 new or rehabilitated sale units are required to serve the needs of residents. Of the 1,845 units, over 80%, or 1,502 of the needed units should be worth less than \$20,000 (1970 dollars). Of the 1,845 units 1,825 units should be three bedroom or larger units.

6. The City has a greater proportion of subsidized housing units than other cities in the Bay Area, 10.2% in 1977. The figure refers to all types of subsidies-- public housing, construction subsidies, senior housing, and rent supplement housing. The City will not be constructing more public housing because it tends to ghettorize low-income residents. Rent supplement is a method of dispersing low-income families, however, Richmond will not receive a large allocation of new rent supplement funds because it already has more than its fair share.

7. The number of persons per household has dropped between 1970 and 1975 from 3.0 to 2.7 persons. The drop is similar to Market Area and Countywide reductions. The trend means that the amount of overcrowded households will be somewhat reduced from that stated in Finding #3. The current desire for large houses may be reduced in future years due to a trend to smaller households.

8. There is a trend toward less children. The percent that children are of the population decreased from 34% to 31% between 1970 and 1975. National trends are similar. Again, large houses may be less desired in the future.

9. The percent of persons above 59 years of age is growing. North & East II, North & East I, Richmond Annex, and East Richmond Heights had the highest percentage with 23.8%, 18.3%, 18.0%, and 17.2%, respectfully. Seniors require smaller housing and have specialized recreational pursuits.

10. The purchasing power of Richmond residents as measured in median household income and accounting for inflation has dropped between 1970 and 1975 in all but one neighborhood, Point Richmond. The purchasing power in the Target Area neighborhoods has dropped as much as 36.0% from 1970 to 1975. It is not known whether the drop is due to families with relatively more income moving out of the area; or due to the income of residents not gaining as much as inflation. This is quite serious; low-income families in Richmond have even less money to spend for housing.

11. 10.5% of all families, or 2,189 families, in Richmond earn incomes below poverty (\$3,743 in 1969), while Countywide only 6.2% of the families earn incomes below poverty. These families cannot possibly pay for adequate housing. The percentage of families below poverty is greatest in North Richmond/Parchester, Southside, Iron Triangle, Pullman Plaza, and Belding-Woods with 30.0%, 27.4%, 18.5%, 10.6%, and 10.5%, respectively.



12. Families with female heads of households are historically more vulnerable to inflation and unemployment problems and will have difficulty providing shelter for their family. Citywide, one-third of the families with female heads of household are below poverty. There are 3,169 families in Richmond with female heads of household, 1,211 earn below poverty incomes. Citywide, 55% of the families below poverty are headed by females.

13. Unrelated individuals are an important portion of the below poverty population and need housing assistance. In 1970, 26.1% of the unrelated individuals in Richmond earned below the poverty level. Pullman Plaza had the highest rate with 42.3% of the unrelated individuals earning below poverty level.

14. Seniors are a significant portion of the poverty population and need specialized housing assistance. In 1970, persons above 64 years, amounted to 9.9% of the persons earning below the poverty level. In low-income neighborhoods approximately 6% of the persons below poverty are seniors; in affluent neighborhoods approximately 25% of the persons below poverty are seniors.

15. A conservative estimate indicates that 788 families with five or more members were in need of alternative housing in 1970.

16. Handicapped persons have specialized housing problems which require better access arrangements and special bathroom and kitchen facilities. Approximately 3.4% of Richmond's population or 2,687 was handicapped in 1970.

17. Richmond has more than its fair share of low value housing, lower-income residents, families below poverty, female heads of households, and special groups of persons who require specialized housing--seniors and handicapped persons. Richmond is already doing more, proportionately to assist these families and individuals with housing than are other Bay Area cities. Richmond's need is to balance the lower value housing with housing which attracts middle-and upper-income residents.

18. The expected-to-reside figure of 802 families which HUD requested the City to use in CDBG application form does not appear reasonable. The City is not encouraging new low-income families to reside in Richmond. And current trends indicate that Richmond is losing population and the population loss is most heavy in the Target Area, the area where low-income families reside.



Proposed Short Range Policies and Strategies:

1. Increase percentage of CDBG funds allocated to housing programs.
2. Continue existing programs--rehabilitation grants and loans, and in-fill housing--to preserve existing and construct new housing.
3. Obtain groups of lots for discount sale to one developer for in-fill housing as a means to cut costs.
4. Study feasibility of a vacant house program with a view to obtaining vacant housing and selling at discount to families willing to live in them until rehabilitated.
5. Study feasibility of organizing a contractor using CETA employees trained by RUSD to rehabilitate property.
6. Encourage developers to build more densely to cut housing costs. Common methods which are acceptable in Richmond are common wall construction, two or three story townhouses, low-rise multi-family structures, Planned Unit Developments. City will need to have more recreation space and facilities to compensate for density.
7. Study existing zoning with view to allowing increased density.
8. Assist private developers to keep the overall cost of housing down. Along with this the City may provide financial and other incentives, such as writing down land costs, providing public facilities and streamlining permit and review procedures as necessary and feasible.
9. Study feasibility of a program to rehabilitate property owned for rental purposes.
10. Organize consortium of lending institutions to pool financing for Target Area lending as a means to reduce risk of any one institution.
11. Investigate the availability of less expensive building methods.
12. Encourage in-fill housing to be more than three bedrooms.
13. Investigate feasibility of program to reduce frequency of long-term vacancies and to eliminate abandonments through discussions with landlords.
14. Survey seniors and handicapped persons to determine particular housing needs for planning future rehabilitation or construction of units.





15. Continue to investigate and implement financing programs which will result in lower cost housing to the consumer.--Section 8, SB 99, Marks-Foran.
16. Use Section 8 rent subsidy program to find deconcentrated housing for large families instead of trying to build 4 and 5 bedroom houses in Target Area.
17. Continue to meet the needs of current lower-income renter families by continuing to maintain and improve existing public housing facilities.
18. Provide for housing needs of new lower-income renter families through rent supplement programs in order to deconcentrate lower-income population.
19. Support State and Federal Legislation which provides incentives to improve property.
20. Prepare an annual review of housing goals and policies to ensure that they are realistic and being carried out in a timely and expedient manner.
21. Pursue the possibility of an ongoing monitoring and evaluation system in the City's annual budgeting process.





B. Safe and Attractive Neighborhoods

*Policy 2: To maintain and develop attractive, safe, residential neighborhoods with a variety of dwelling types and community facilities that will produce neighborhoods with distinct identities and which are convenient to other activities.*



Providing safe and attractive neighborhoods is parallel to, and equally important as, providing adequate housing. To a family looking for a house, or currently living in one, the neighborhood is of prime concern. Realtors acknowledge that location, even more than the house, determines the value of real estate. Families who have the choice, usually will not choose to move into or remain in a declining area. Often more time is spent investigating the neighborhood and its amenities than is spent looking at the property. Whether the neighborhood satisfies the needs of its residents has much to do with their leaving or staying.

The market value of a house is a good indicator of the quality and appearance of a neighborhood. For example, two houses of the same size built at the same time, but in different areas will have different values. The 1975 average sale price of housing in Richmond ranges from \$15,506 to \$52,333 depending to some extent on the neighborhood in which the house is located. Homes in the target areas are consistently at the lower end of the value scale, while the higher priced homes are almost always in the neighborhoods outside the target areas.

The quality of a neighborhood also affects the desire of property owners to maintain their property. Families in declining neighborhoods lose their incentive to improve their homes, increasing the rate of decline. In addition, businesses thinking of locating in Richmond, look at neighborhoods as a means to judge the City's vitality, stability and general character.

All families have different needs and desires when identifying a neighborhood in which to live. However, there are common factors which affect the decision to, or not to, purchase or rent a house in a particular neighborhood. The factors are discussed below. The factors include: the general appearance of the housing, yards, and public improvements; the quality of schools and recreation facilities; access to retail shops and services; access to employment; availability of public transportation; a safe environment; and a community identity and spirit.

The factors and findings related to the factors are discussed below. Short range policies are listed at the end of the section.

#### 1. Neighborhood Appearance

People's perceptions of a neighborhood are naturally effected by the general appearance of the housing within it. Residents take pride and satisfaction in living in neighborhoods where the houses are in good condition with well-cared



for lawns and gardens. Depressed and uncared for surroundings contribute to personal dissatisfaction and apathy.<sup>1</sup> The condition of the houses, streets, sidewalks, curbs, gutters and streetlights effect the attractiveness and security of a neighborhood. Equally important is the compatibility (residential and industrial) of land use within a neighborhood area.

#### Findings:

1. The appearance of other homes in a neighborhood can be the selling point of a house. If a home is well-kept, appears to be in good condition, and is located on a block where other homes are similarly maintained, it will likely sell faster and at a higher price than a well-kept home surrounded by less well-maintained property. Just one poorly maintained house or garden in an area will adversely impact the neighborhood.

2. The vacancy rate of a given area can also detract from an area's appearance and value. Poorly maintained houses, high vacancy rates, neighborhood decline and low housing value are all interrelated. The Iron Triangle, with a 1970 average house sales price of \$15,000 has, at 6.7%, the highest vacancy rate in Richmond. This pattern of low valued houses and high vacancy rates is consistent throughout the target areas. Compare these figures with neighborhoods outside the target areas such as Hilltop Green/DeAnza/Wildcat with a vacancy rate of .02% and a median house value of \$29,500 or East Richmond Heights with 1.7% vacancy rates and a median house value of \$23,450.<sup>2</sup>

3. Adequate streets, sidewalks, curbs and gutters improve the overall appearance of a neighborhood. While some sidewalks and curbs have been replaced in the target area neighborhoods of the Iron Triangle and Parchester/North Richmond, residents of these areas, as well as Belding Woods, still continue to regard these public works as in need of improvement.<sup>3</sup> In accordance with the Marks-Foran Residential Rehabilitation Act of 1973, the City of Richmond plans additional public improvement programs for both the Iron Triangle and Parchester neighborhoods to increase the desirability of these areas as places to live.<sup>4</sup>

4. Many areas in Richmond have a mix of incompatible land use. The Iron Triangle, for example, is not only surrounded by heavily travelled railroad tracks, but also has a mix of industrial and residential areas. Pullman Plaza also has

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<sup>1</sup>Chester W. Hartman, Housing and Social Policy, Englewood Cliffs: Prentice-Hall, Inc., 1975, page 4.

<sup>2</sup>Neighborhood Profile.

<sup>3</sup>Neighborhood Profile.

<sup>4</sup>Parchester and Iron Triangle Public Improvement Plans (draft).



scattered areas of similar land use mix. Houses situated in neighborhoods with mixed residential and industrial land use have comparatively low market value and financing of sales is difficult to obtain.

5. Incompatible land use is not easily eliminated. Natural attrition of incompatible land uses could take several generations. Advanced planning with accompanying rezoning, programs for interim use and relocation would expedite the separation of uses.

## 2. Quality of Schools

Good schools are important to a community and are a factor in maintaining the market value of housing. Families with young children want to live in neighborhoods with good schools, both for education purposes and as a community focal point.

### Findings:

1. A recent analysis of the 1975 California Assessment Program test results found low levels of achievement on standardized reading and mathematic scores for many RUSD schools particularly those in Richmond target areas. First grade reading scores are just below the national average. But fourth grade reading scores show that students on the average are more than a year behind a sixth graders tested out at 5.3, or 1.5 years behind the average. The results were similar in mathematics where fourth graders are a little over half a year behind and sixth graders are testing at 5.5, or 1.3 years behind the average.<sup>1</sup>

2. Low school achievement appears to be a problem for children of low-income families, minority and non-minority alike. According to the California Assessment Program (1975-76) schools within the target areas rank consistently in the lowest percentile (i.e., how the district or the school did in comparison to the rest of the state), while many other schools in the RUSD scored very high. For example, with regard to sixth grade reading and math percentiles, Coronado, King and Lincoln scored in the 16/20, 10/11, 4/11 percentile (respectively), while outside the target area, schools such as Harding, Kensington and Castro scored in the 97/98, 94/95 and 91/97 percentile (respectively).<sup>2</sup>

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<sup>1</sup>Background Report (Manpower and Employment Opportunity Program). City Planning Department, City of Richmond, 1977, Appendix E, page 12.

<sup>2</sup>California Assessment Program 1975-76, Richmond Unified School District Test Results.







3. Schools serve an important neighborhood function insofar as they can serve as a focal point of a community. School facilities, when used for meetings and other social functions, create a congenial atmosphere of friendship between school officials and residents of the community. Schools may also provide additional low cost recreational acreage to a neighborhood.

### 3. Availability of Parks and Recreation Facilities

By contributing to the enjoyment and fulfilling the needs of residents, parks and recreation facilities add to the desirability of a neighborhood. More leisure time among today's citizens, coupled with a growing interest in physical exercise and outdoor recreation, make it imperative that the City provide adequate parks and other facilities to meet the needs of its residents.

#### Findings:

1. Richmond has 492.4 acres of parks and recreational facilities. Included in the total are the regional type parks which are necessary but are not useful for neighborhood purposes because of the distance from residential areas or the lack of neighborhood type facilities--playlots, ball diamonds or tennis courts. Excluding the 263 acres in regional parks, the City has 229 acres available to neighborhoods.

2. Citywide there are 15.25 acres for neighborhood parks beyond what is required by the standards adopted in the "Resources for Leisure", section of the General Plan. However individual neighborhoods have deficits of acreage which total 60.94 acres for all neighborhoods in Richmond. Table V-1 compares for each neighborhood the difference between actual acres and acres required by the standard. Five neighborhoods each require more than 8 additional acres of park land. North & East I requires 12.64 additional acres.

3. Densely populated areas of cities require more acreage in parks than the standards indicate. In less dense neighborhoods, lots are often large enough to accommodate some recreation activities at home. In more dense neighborhoods, the lots are very small and multi-unit buildings are more numerous placing more pressure on available open space. In Richmond the more dense neighborhoods are the areas which require additional park land--Southside, Iron Triangle, Belding Woods, and North & East I.

4. The City has no plans for additional playgrounds or playlots in any of the densely populated neighborhoods.



TABLE V-1

Standard Required Recreational Acreage VS. Actual Recreational Acreage  
Indicating Geographical Imbalance

Neighborhood/Census Tract	Required Rec'l. Acres 1 Acre Per 1000 Population	Standard Required Rec'l. Acreage 1 Acre Per 200 Population Under 19 Years	Total Standard Required Rec'l. Acreage	Recreational Acreage	Additional Acreage Needed
North Richmond/Parchester (3650)	2.87	6.11	8.98	8.38	.60
Southside (3790,3800)	10.12	22.51	32.63	21.12	11.51
Iron Triangle (3760,3770)	10.77	18.97	29.74	17.82	11.92
Belding-Woods (3730,3750)	5.75	9.21	14.96	4.42	10.54
Pullman Plaza (3810)	6.01	11.57	17.58	28.59	- 11.01
Eastshore (3820)	6.45	12.61	19.06	21.63	- 2.57
North & East I (3720)	6.35	8.75	15.10	2.46	12.64
North & East II (3740,3710)	8.88	10.37	19.25	16.41	2.84
Richmond Annex (3830)	5.09	6.79	11.88	3.80	8.08
Point Richmond (3780)	2.50	2.90	5.40	20.44*	- 15.04
East Richmond Heights (3620,3700)	3.18	4.89	8.07	5.26	2.81
Hilltop Green/DeAnza/Wildcat (3630,3601,3602,3610)	5.57	9.58	15.15	62.36**	- 47.21
Hilltop/Fairmede (3671)	5.23	11.10	16.33	16.69	- .36
CITY TOTAL			214.13	229.38	+ 60.94 - 76.19 - 15.25

\*Excludes 102 acres - George Miller Regional Park Area.

\*\*Excludes 161 acres - Wildcat Canyon.



#### 4. Access to Retail Shopping and Personal Services

People desire neighborhoods with easy access to retail and food stores and personal services (such as laundromats, beauty shops, shoe repair, insurance agent). This is particularly true of low-income families, as well as senior and handicapped persons who do not have the luxury of an automobile. In addition, the country's energy crisis and high gasoline prices makes driving to out-of-the-way shopping centers an inefficient method of shopping. Locating retail shops and food stores in, or close to, residential neighborhoods alleviates many of these concerns, as well as having the indirect effect of building specific identities for individual communities.

#### Findings:

1. In the ten year period from 1965-1975, Richmond lost 168 retail stores. The Hilltop Regional Shopping Center, with approximately 130 new stores will compensate for some of this loss.<sup>1</sup> However, the shopping center is located in the northern hill area of the city, making it difficult to reach without private transportation, especially for senior and handicapped persons.

2. Richmond residents, in a 1976 Community Survey, indicated that the lack of retail and food shopping, both in the downtown and local neighborhoods, is a major problem for them. Residents of Parchester and Atchison Village, for example, identified the lack of nearby stores and services as the second greatest physical problem in their communities. For the City as a whole, the lack of sufficient stores ranked as the third most serious physical problem.

3. The Iron Triangle, site of Richmond's "downtown" has experienced the greatest loss of retail and food stores in the City. The City is proceeding with programs to rehabilitate and attract new business to the area.

#### 5. Access to Local Employment

Employment enables individuals to secure the economic necessities and benefits of a society including decent housing in pleasant neighborhoods. Those who do not have regular employment perpetuate the cycle of neighborhood decline when they are unable to afford repairs to their homes. Richmond housing is heavily impacted by its long term, high rate of unemployment.

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<sup>1</sup>Human Services Element Draft.





### Findings:

1. Richmond's unemployment rate in June, 1976 was 14.5%, 3.4% higher than the County and 4.6% higher than the State.<sup>1</sup> These figures do not include the people who have abandoned the search for work out of frustration with the job market.

2. Richmond no longer provides enough jobs to employ the work force which resides in Richmond. There are currently 32,955 jobs in local industry and government. 55% of those jobs are filled by commuters from outside Richmond, leaving approximately 15,000 jobs for residents. There are 36,000 persons in the Richmond labor force, leaving 21,000 persons to find work elsewhere.

3. The City's economic development program in the port and marina will employ between 700-1,000 permanent employees within several years. Approximately 300 of the jobs will have relatively low skill requirements which will assist in reducing Richmond's high unemployment rate.

4. The City, through its Manpower and Employment Opportunity Program, is attempting to upgrade the skill levels and increase the local employment opportunities for Richmond residents.

### 6. Availability of Public Transportation

Public transportation within a neighborhood is becoming increasingly important to a growing number of home buyers. Traffic and parking problems, as well as the excessive costs of driving and maintaining an automobile, makes mass transit a more economical mode of travel for city residents. In addition, inadequate public transportation increases the feeling of isolation shared by many young people and senior and handicapped persons, alike, who are forced to remain close to home due to limited mobility. For low-income workers, job opportunities are severely limited without public transportation.

Adequate public transportation allows access to recreation facilities, retail shops and services and employment opportunities regardless of location. In this way public transportation reduces the pressure for facilities located in each neighborhood.

### Findings:

1. The major source of public transportation in Richmond is the Alameda-Contra Costa AC Transit Service. AC Transit is generally inadequate in terms of geographic coverage and frequency of service. For example, some AC Transit lines within Richmond operate at 40 minute frequency during peak commuter hours,

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<sup>1</sup>Human Services Element Draft.





and once every hour during off-peak periods. Existing service is geared primarily to a few main routes within Richmond and to longer trips between cities. Only limited service is provided for short trips within Richmond and surrounding communities.

2. According to 1970 census data, 15% of all households in the City do not own automobiles and the percentage of households without cars in certain target areas is still higher. For example, in the two census tracts, within the Iron Triangle 34-39% of the households do not own cars.<sup>1</sup>

3. For many unemployed Richmond residents, not owning an automobile, or having easy access to one, together with a less than adequate mass transit system, has had a negative impact on employment possibilities. Inadequate intracity transportation precludes many Richmond residents from obtaining work within certain areas of Richmond. And although more costly, transportation to jobs in San Francisco might actually be more accessible than to jobs in Richmond.

4. Of the other transportation systems serving Richmond, BART is primarily a commuter line feeding workers into San Francisco while AMTRAK, Greyhound and Trailways are intercity transporters, incapable by themselves, of alleviating Richmond's intracity transportation problems.

5. The City is currently applying for funds to operate a demand-responsive transportation system for senior and handicapped persons.

#### 7. Safe Environment

Crime has had tremendous impact on the quality of neighborhoods and the desire of people to reside or operate businesses in those neighborhoods. Families with any choice will usually choose not to live in perceived high crime neighborhoods where people are fearful of walking the streets or running a business.

#### Findings:

1. Although Richmond's crime index has declined steadily since its peak in 1969 when it had the fourth highest crime index in the nation, it still ranked as high as eighteenth in the nation in 1975. Richmond's violent crime rate has risen sharply in the past three years, along with a somewhat slower increase in non-violent crime.<sup>2</sup>

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<sup>1</sup>Neighborhood Profiles.

<sup>2</sup>Human Services Element Draft.



2. Many residents are fearful of walking the streets in certain areas of the City, particularly at night and especially in those neighborhoods which have poorly lit streets.

3. Richmond's crime rate is influenced by such social and economic factors as high unemployment, a high percentage of poverty level families residing in the target area neighborhoods, and an unstable portion of the population which migrates quickly through Richmond. These neighborhoods, such as the Iron Triangle and North Richmond, are also the areas with the largest percentage of reported crime.

4. Fear and apathy on the part of citizens, plus police officers' own biases and fears concerning residents, creates an atmosphere of mutual distrust and adds to the problem of law enforcement.

5. Neighborhoods and police have a joint responsibility for preventing crime. City supported non-partisan liaison programs between the police and the community can help break down the barriers of mistrust now fermenting in the community.

#### 8. Community Spirit

In many respects community spirit is synonymous with neighborhood stability. People who are involved in their community also take pride in their homes. Although community spirit is an abstract concept and difficult to define, when it exists it has an effect on the liveability of a neighborhood. From the 1976 Survey of Human Service Providers many provider agencies expressed a real concern about the lack of community spirit among Richmond residents.

#### Findings:

1. Although the City has parks and recreational facilities, schools and libraries, and other structured activities, there is a lack of neighborhood focal points for informal interaction. Unless neighborhoods have community facilities with which all residents can identify and utilize in a cooperative fashion, then identification with the community will remain elusive, and community spirit will suffer.

2. A vital downtown shopping complex where people can gather for a common purpose helps create a community feeling. The redevelopment of Richmond's downtown can serve the dual role of providing local employment while affording residents the opportunity to interact in a comfortable setting.



3. A neighborhood identity is heightened when residents can shop in the neighborhood in which they live and where the shopkeeper and customer are likely to greet each other on a first name basis. Many small neighborhood stores have gone out of business or have been replaced by outlying shopping centers, reducing the potential for personal interaction between shopkeepers and residents.

4. Richmond residents need more self-esteem and community identity. Community spirit develops when residents are encouraged to participate in activities which improve their neighborhoods. Richmond has sponsored "clean-up" weeks in the past and other similar programs, which help in developing community pride and spirit.

5. Each neighborhood has its own historical, traditional, architectural and geographical attractions. These positive, distinctive attractions, identified and emphasized may help promote more community pride and spirit.

#### 9. Proposed Short Range Policies and Strategies:

1. Continue to concentrate housing efforts using CDBG funds in Target Area neighborhoods.
2. Include CDBG funds in City's Capital Improvement Budget as a means to improve coordination and concentrating projects to obtain greater impact.
3. Delineate a small area within the Target Area to focus new housing efforts. Iron Triangle would appear to be a suitable focus for greatest impact on the City's economic development and the City's self-image.
4. Prepare neighborhood revitalization program for focused efforts which would involve all segments of the community and would include housing, public improvements, recreation facilities, and improved city services programs.

The priorities are:

First Priority: Provision of assistance to owners of substandard dwelling units to facilitate housing rehabilitation and neighborhood preservation.

Second Priority: Expansion of housing opportunities for lower-income persons through the Section 8 Existing and New Construction Program.





Third Priority: Creation of more newly-constructed or rehabilitated units for large families and the elderly.

5. Search for additional funds to carry out revitalization program which would include all types of programs in all areas for maximum impact.
6. Replan recreation facilities with a view to new population groups which may be attracted to City.
7. Prepare comparative study of public facility maintenance costs in all neighborhoods.
8. Ensure that exterior rehabilitation is completed on all City assisted rehabilitation efforts as a means to improve neighborhoods.
9. Survey female heads of households to determine particular housing and social service needs.
10. Encourage a tree planting program throughout the Target Area.
11. Investigate possibility of rezoning areas of incompatible land use.
12. Encourage incompatible uses to provide screening and landscaping, and vehicle entrances which are away from residences.
13. Establish a task force of City, Richmond Unified School District and residents to explore methods to intercept non-learning in the formal school structure and develop strategies to solve mutual problems.
14. Study school enrollment with RUSD to determine whether soon-to-be-vacated schools may be used for recreation purposes or for "community schools".
15. Encourage neighborhood shopping centers in areas which are unserved by retail stores, grocery stores are of major concern.
16. Continue efforts to train and place residents in jobs in Richmond.
17. Continue the City's Economic Development Program.
18. Continue to study and experiment with public transportation to improve the City's transportation system. Draw on experiences of other cities.
19. Continue to experiment with police-community programs to develop a mutually supportive crime reduction program.
20. Encourage formation of community groups for any joint effort--to combat crime, clean-up the neighborhood, resolve neighborhood problems.





21. Develop program to improve street lighting.
22. Encourage the identification and publication of historical and important attractions in each neighborhood.
23. Prepare cost-to-city studies of all new subdivisions and determine incentives for developers to build where utilities and streets are already adequate.
24. Organize with the real estate sector a public relations program to attract a racial mixture of young homeowners to revitalized areas.
25. Investigate with RUSD feasibility of implementing a "community school" to improve a neighborhood's identity and spirit.
26. Discourage new housing developments in areas containing environmental hazards.
27. Encourage new housing in areas where public services and facilities are generally adequate to support the added population.
28. Continue to involve neighborhood councils and other groups in the planning and development of viable neighborhoods.
29. Pursue development of an ongoing housing monitoring and evaluation system which measures housing objectives and the effectiveness of interrelated projects. Residents shall be involved in the development and implementation of the housing monitoring and evaluation system.
30. Continue efforts to demolish dilapidated housing as soon as replacement housing is made available at prices residents can afford.
31. Pursue development of assisted housing for the elderly and handicapped, taking into consideration the need to locate units in close proximity to public transportation, shopping areas, medical facilities and recreation facilities.
32. The City shall support legislation which assists homeowners in maintaining their property, such as deferment of property taxes and tax write-offs.
33. Investigate recreation needs of all neighborhoods in order to determine the adequacy of Richmond parks and recreation facilities.
34. Investigate the possibility of sponsoring community "improvement" days.



### C. Balancing Neighborhoods

*Policy 3: To eliminate all forms of illegal arbitrary discrimination from the housing market, and to pursue development of neighborhoods which are balanced by race, age, and income level.*

Richmond, from its early days has housed a mixture of races, ages and income levels. In 1970, 36% of the population was Black, 10% was Spanish-American, 4% was other (mostly Oriental), and 50% was White. Several neighborhoods were over 90% Black, and several were over 85% White.

The races and income levels are quite mixed in Richmond which is contrary to the common image of the City's population breakdown. Hilltop/Fairmede which has the second highest median household income in the City also has a high percentage of Black residents (approaching 34% in 1975). Richmond Annex, the median income of which is well above the City median, has the largest proportion of Orientals (12.5%) and a large proportion of Spanish-Americans (12.5%). Belding-Woods, on the other hand, has the same percentage of Whites as Richmond Annex (66%), and has a median income much below the Citywide median income. The Iron Triangle which has the lowest median income in the City, has a mix of races: White 28.5%, Black 52.5%, Spanish-American 16.2%, and Other 2.8%.

The City has encouraged a mixture of housing values throughout Richmond since 1966 when the City adopted Resolution 8914. The Resolution states that the policy of the City of Richmond shall be (to):

"actively promote a policy of providing housing in a wide range of prices available to all segments of the City's population in new subdivisions, in areas of housing, redevelopment, and in the City at large in order to avoid the costs of social problems now created by ghettoization and to encourage human contacts now prevented by housing barriers".

The State and the federal government has urged the concept of a mixture of race, and income levels in each neighborhood. As part of the proposed regulations for Community Development Block Grant funds, a city shall design a housing strategy which shall describe:

"The types of actions the applicant will take to achieve greater spatial deconcentration of housing opportunities for lower-income persons".



"The actions the applicant will take to affirmatively further fair housing... and promote a greater choice of housing opportunities for minorities and female headed households..."

The State in its proposed Housing Element Guidelines mandates that a fair share allocation plan be established for each market area, and the fair share plan must seek:

"To expand the range of location choice within the market area for non-market-rate households".

Although federal and state regulations are urging greater spatial deconcentration of housing opportunities, no guidelines or definitions of the terms are available.

The following are alternative definitions which may be used to describe a city or neighborhoods which are balanced by race, age, and income level.

- Balance means that the City as a whole houses the same proportion of racial groups, income groups, and age groups as the Market Area or the County.
- Balance means that each neighborhood has the same proportion of racial groups, income groups, and age groups as the entire City does.
- Balance means that neighborhoods have a mix of races (i.e., each neighborhood has a different mix), are healthy (i.e., housing values rise with general trends and the area is not deteriorating), and stable (i.e., migrating in and out is not rapid), and, provided that there is no discriminating practices in the City and adequate housing in all price ranges is available in a variety of desirable neighborhoods.

#### Discussion of Alternative Definition

1. Balance means that the City as a whole houses the same proportion of racial groups, income groups, and age groups as the Market Area or the County.

This is the definition which ABAG is using to develop its "fair share" housing plan. The definition is not a description of what exists today. The County has a greater mix of races than does Richmond. In 1970, the County's population was 81% White, 7% Black, 9% Spanish-American and 2.6 other. In comparison the City's population is 50% White, 36% Black, 10% Spanish-American and 4% other. The comparison of age composition is much closer. Persons below 18 years amounted to 31%





of the population in both the City and County in 1975. Persons above 59 years amounted to 13.7% in the City and 11.7% in the County. The median income comparison is very large. The City's median income in 1975 was \$10,360; for the Market Area it was \$12,191; and for the County it was \$15,026.

The definition, although not achievable in the near future, is a goal for which to strive. Two strategies may be used to pursue the goal. First, increase the proportion of high-income residents living in Richmond. New developments in the marina and in the suburbs are part of this strategy. The second strategy is urge the Market Area and County to increase their share of low-income residents. Until parity is reached with other areas of the County, the City should seek compensation for housing (and servicing) more than its share of low-income residents.

2. Balance means that each neighborhood has the same proportion of racial groups, income groups, and age groups as the entire City does.

It would appear that this is the definition which the State, through its proposed Housing Element Guidelines, is urging. The definition is not a description of the existing situation, nor is it practical as a goal for which to strive.

Racial imbalance between areas of the City is due to residential patterns left over from World War II, discriminatory activities practiced in the 1940's, 50's, and 60's, and, due to the personal preferences of residents. Discriminatory practices was the key to racial imbalance in the past, and set the present housing pattern. Today such practices are illegal. There is no evidence to show that discriminatory activities are being practiced today.

The personal preference, assuming that there are no discriminatory practices, is the key to future racial housing patterns. People will settle where they desire to live and where they can afford the housing. Being realistic, some people desire to live in neighborhoods of a similar race; other people desire to live in mixed neighborhoods. City policy will have little impact on their desires.

Imbalance of income levels between areas of the City, or stating it differently, the concentration of income levels in certain areas, is due to construction and design practices in the U.S., lending regulations, and, again, personal preferences of individuals. All reasons may be included in what is called the "subdivision mentality". Buyers, developers and lenders including the federal government have traditionally advocated homogeneous neighborhoods which have resulted in rows of similar, if not identical housing. Being similar, the houses sell in the same price range, and therefore, attract persons of the same income level. The City.





through advanced planning, can influence the design of subdivisions, may control subdivision design and may influence developers to vary housing values within a subdivision to a greater extent than is currently practiced.

Three factors limit the ability of the City to influence developers to varying housing values within a tract. First, lenders need to be convinced that it is a good idea to vary housing values in nearby units. Lenders will be quite resistant, feeling that housing values will be depressed if all housing is not homogeneous.

Second, personal preferences have been oriented to homogeneous housing at least since 1940. Only a small percentage of persons choose Point Richmond which has considerable variety of housing as a place to live. Preferences may be changing, but the City has little impact upon them.

Three, the real estate and property tax structure of the United States dictates that land which is valuable will have valuable houses built on it. Therefore, areas of valuable land, such as those with views, will not be developed with below market rate housing, or even with housing which is at the low end of the market rate, \$60,000.

3. Balance means that neighborhoods have a mix of races, incomes and ages (i.e., each neighborhood has a different mix), are healthy (i.e., housing values rise with general trends and the area is not deteriorating), and stable (i.e., migrating in and out is not rapid), and, provided that there is no discriminating practices in the City, and adequate housing in all price ranges is available in a variety of desirable neighborhoods.

#### Proposed Short Range Policies and Strategies:

1. Continue efforts to increase proportion of middle-and high-income houses available.
2. Urge nearby communities to provide more housing for low-income families through every means possible--direct discussion, ABAG, County Conference of Mayors, and State.
3. Request more County services, State and Federal funds to compensate for housing more than our share of low-income residents.
4. Conduct study to determine extent of, and possible remedies for, discriminatory activities which may be practiced.



5. Encourage developers to mix housing of different price ranges in new developments.
6. Continue to monitor within each neighborhood the population groupings by race, age, income, and special groups, and housing conditions as is feasible to determine trends and need for future action.
7. Support efforts by community to develop identity, spirit, pride.
8. Encourage confidence in the City by residents and financing institutions by making a long term commitment to developing one area.
9. Disperse subsidized housing by planning no more than four units together, and plan to construct no more public housing. Future emphasis should be on rent supplement programs.
10. Encourage building all ranges of market rate housing in each neighborhood as is feasible.
11. Conduct studies to determine:
  - migratory patterns and preferences of various population groups,
  - appropriate programs to encourage balanced neighborhoods.
12. Actively pursue the enforcement of fair housing regulations.
13. Continue to make an effort to involve minorities in all sectors of housing construction, financing and management.
14. Investigate the possibility of including affirmative marketing and sales programs in all residential development efforts.
15. Continue to direct loan and grant funds into lower-income neighborhoods to reverse the effects of previous discriminatory practices.



#### D. Opportunities for Homeownership

*Policy 4: To provide opportunities for all segments of the community to own their own home.*

The concept of owning one's home is rooted in the American culture and historically has been fostered by the government in the form of low interest loans and tax concessions. Homeowners tend to be more permanent and want to protect their investment by maintaining their property thus ensuring that the neighborhood is maintained. From the City's point-of-view, homeownership contributes to the attractive appearance of a neighborhood and to the stability of a community.

This section discusses two sets of problems:

- (1) the barriers potential homeowners face when buying a house, and
- (2) the financial difficulties of families who currently own their own homes.

##### 1. Potential Homeowners

Potential homeowners are oftentimes prevented from realizing their goal of owning a home because of cost. The high cost of housing is primarily due to inflation; and inflation has increased land, financing and construction costs.

#### Findings:

1. A dwelling costs a household more today relative to income than it did five years ago, therefore, a household has less of its income available to pay for housing. Inflation in the Bay Area rose 28.5% between 1970 and 1975. Taking this into account, the buying power of households actually declined during this period by 8.2%.

2. People wishing to buy their first house are being priced out of the housing market. To purchase a house a buyer must have saved enough money for the downpayment and closing costs. Qualifications for loans may be difficult to meet; lending authorities require a 4.1 gross income to monthly payments ratio, a good credit rating and no over-extensive of income.

3. Speculation is contributing to the cost of housing. Because of profit to be made from inflationary housing prices, speculators are buying property, holding it for a few months and reselling at a profit. Time Magazine\* reports, in its survey on housing, of a house in San Francisco bought in August, 1977 for \$48,000 which had sold for \$28,000 in June 1976. Since that time it had been resold four times by speculators, none of whom had lived in it.





4. The inequity between income and housing values is less marked in Richmond and houses are cheaper than elsewhere in Contra Costa County. In 1970, the median value of Richmond homes was \$20,000--35% lower than the rest of the Bay Area and the lowest in the SMSA. This could represent a real inducement to Bay Area residents who cannot afford houses elsewhere to locate in Richmond and thus afford an opportunity for the city to achieve its stated goal of neighborhoods which are balanced by the income level of residents.

5. The cost of new housing has risen beyond the ability of moderate-income households to pay for it. Factors contributing to the escalating costs are speculation, fewer housing starts in the last few years, high interest rates, construction costs and the expense of land and utility service. Most of these are beyond the power of the City to control or ameliorate.

6. More economical use of land, higher density construction accessible to existing utilities, and policies to discourage speculation could help to bring the price of new houses within the reach of moderate-income households.

7. Single-unit detached structures are not economical to build or an efficient use of land. Common wall townhouses or low-rise multi-family structures of comparable size are less expensive to construct because of decreased land and construction costs. Townhouses and low-rise multi-family structures conserve energy and require less maintenance. A planned unit development is another efficient, space saving method of providing housing for lower overall cost.

Townhouses and multi-family structures may be owned by the occupants if legally structured as cooperatives or condominiums.

#### Existing Homeowners

This section is primarily concerned with low and moderate-income households maintaining their properties because they are the groups most likely to have difficulty. Furthermore, although higher income groups may not have enough saved to make necessary or desired improvements, a substantial portion can qualify for home improvement loans from traditional lending institutions.

Homeownership among lower-income households in Richmond comprise a substantial percentage of the City's households owning their own homes, (46% or 7,160 of all homeowners). Major factors contributing to non-maintenance of property is income, taxes, and inflation.





The City of Richmond is therefore interested in assisting those homeowners who have no traditional means of obtaining funds to maintain property.

### Findings

1. Lower-income households are likely to live in older property which requires more frequent maintenance, or may be overcrowded, or need extensive rehabilitation. Seven percent of all owner-occupied dwellings in Richmond are overcrowded, and overcrowding contributes to deterioration.

2. According to the Housing Conditions Survey conducted in selected neighborhoods, 14.4% of all housing in the City is deteriorated.

3. Shelter costs\*, according to FHA guidelines, should not exceed one quarter of the gross household income. The 1975 assessed valuation of property has risen 36% in Richmond since 1970 and insurance costs have increased proportionately. Gas and electricity has gone up by 52% and 71% over the same period.\*\*

4. The group hardest hit by rising costs are persons on fixed incomes, particularly the elderly and handicapped. Social Security checks range from a low of \$296 per month to a maximum, with supplements of \$557 per month per couple. There are no provisions for payments to assist households who cannot meet monthly home payments and other obligations. However, there are Federal and State assistance programs available for property tax relief.

5. Two bills AB 1070 and SB 117 designed to allow seniors to defer their property taxes until after death are currently in the legislature. Taxes would be collected by the State in the form of a lien against the property. Both bills have an urgency clause attached which means immediate implementation if they pass.

Seniors may need financial help to meet their ordinary housing expenses and physical labor to help with the maintenance. Other cities have programs using senior volunteers to assist other seniors maintain their homes. Still other cities use CETA employees to assist in the maintenance and repair of houses.

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\*Shelter costs include mortgage payment, taxes, utilities and insurance.

\*\*Increases estimated by P.G.&E., Richmond office.



Proposed Short Range Policies and Strategies:

1. Continue to encourage and use local, state and federal programs to provide low-interest loans to finance purchase of housing by lower-income families.
2. Discourage speculation on property by urging legislation to increase the tax on the sale of property held less than two years.
3. Attempt to expand the level of rehabilitation of existing vacant units in order to make housing costs more affordable to lower-income families.
4. Continue to serve the needs of lower-income homeowners who need financial assistance in rehabilitating their homes.
5. Support proposed State laws which encourage property tax reforms and which eliminate immediate tax increases on properties which have been rehabilitated.
6. Support legislation to waive property taxes for low-income elderly.
7. Continue to support efforts which waive compliance with non-essential code violations to permit rehabilitation work with government funding.
8. Promote the use of volunteer programs, to perform maintenance and clean-up for persons unable to do the work themselves.
9. Encourage developers to site housing units on land in a more dense manner such as common wall construction, two or three story townhouses, low-rise multi-family structures, planned unit developments.
10. Regulate construction of multi-family structures with a view to use by owner-occupants (condominiums or cooperatives).
11. Organize with the real estate sector a public relations program to attract a racial mixture of young homeowners. Develop a market for houses to be rehabilitated and for land on which to build in-fill housing.
12. Survey young homeowners to determine their needs and preferences with a view to improving neighborhoods to conform to their needs.



APPENDIX A

ANALYSIS OF HOUSING CONDITIONS AND NEED

The attached report, prepared by the Research and Evaluation Unit, Richmond Planning Department, is based on research performed by the Association of Bay Area Governments (ABAG) and published in its report, "Estimates of Housing Needs in the San Francisco Bay Area", 1970.



ANALYSIS OF RICHMOND HOUSING CONDITIONS AND NEED, 1970

Prepared by Research and Evaluation Unit,  
Richmond Planning Department, 1977

The purpose of the report is to describe the housing conditions and needs for additional housing in Richmond. Residents need to have safe, decent and suitable housing at a cost which they can afford. Using three housing conditions for which statistics are available an analysis was performed to determine the extent of need. The three conditions are substandard housing, overcrowded housing, and overpayment for housing.

In Richmond a significant proportion of residents live in housing which is either substandard, 15%; or overcrowded, 9.2%; or are overpaying, 44% of the renters and 30% of owners; or a combination of the three.

The report is divided into four sections--substandard housing, overcrowded housing, overpayment for housing, and conclusions regarding the housing needs of Richmond. Each section is organized around tables which present the facts of housing in Richmond. An index of tables, listed according to the section in which they occur, follows.





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## I. SUBSTANDARD HOUSING

Substandard housing is a general term used to define houses which may be harmful to residents' health, or in the extreme are unfit for habitation and/or unrehabilitable. In particular it may mean the house has: inadequate plumbing (e.g., no tub or shower, a bathroom opening onto the kitchen, etc.); inadequate heating (e.g., no heating or a portable room heater); bad wiring; unsound structure or foundation; leaking roof; etc.

Though the City inspects all houses when they are built there are no follow-up inspections at a later date to determine whether the structure has deteriorated to a substandard condition. The evidence that is available about housing conditions comes from two sources. First, the City of Richmond conducted a Housing Condition Survey in 1974 which rated homes as to whether they were standard, deteriorated, or dilapidated. Second, the 1970 U.S. Census provides information on the condition of plumbing and heating facilities within homes. The plumbing and heating conditions will be discussed first, followed by an analysis of the City housing survey.

### A. Units Lacking Some Or All Plumbing Facilities.

Table 1 (see page 5) presents information by neighborhood and for the City as a whole regarding the lack of one or more plumbing facilities (i.e., hot piped water, flush toilet for this household only, bathtub or shower for this household only, or toilet opening right into kitchen).

The lack of plumbing is much more common among renter than owner units, with 506 (or 4.8%) of the renter units suffering from this deficiency, and 76 (or .5%) of the owner units. This deficiency is most extreme in the neighborhoods of Point Richmond and the Iron Triangle. This results from the fact that Point Richmond has the oldest housing in the City, with a median age of 35 years, and the Iron Triangle has the poorest grade housing with the most wide spread problems.

ABAG, in their report "Estimates of Housing Needs in the San Francisco Bay Area", has calculated the number of units lacking one or more plumbing facilities, by the level of rent and number of bedrooms, and by the house value and number of bedrooms. A total of 340, or 67.2% of all rental units lacking plumbing facilities are studio units. The rental units most commonly lacking plumbing are in the \$40 to \$59 rental range.\* There are 299 of these units, or 59.1% of the total.

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\*Rental range values are 1970 data and are considerably lower than rents in 1977, but are used because of the need to compare them with 1970 income data. They would need to be inflated to be comparable to 1977 rents.



Table I

## Richmond 1970 Housing Units Lacking Some Or All Plumbing Facilities By Neighborhood

Neighborhood/Census Tract	Owner-Occupied			Renter-Occupied			Total Occupied		
	Total Occupied Units	#Lacking Plumbing	%Lacking Plumbing	Total Occupied Units	#Lacking Plumbing	%Lacking Plumbing	Total Occupied Units	#Lacking Plumbing	%Lacking Plumbing
North Richmond/Parchester (3650)	483	4	1.0	296	1	.3	779	5	.6
Southside (3790,3800)	1,287	8	.6	1,511	10	.7	2,798	18	.6
Iron Triangle (3760,3770)	1,449	15	1.0	2,404	320	13.3	3,853	335	8.7
Belding-Woods (3730,3750)	1,107	4	.4	905	5	.5	2,012	9	.4
Pullman Plaza (3810)	1,094	2	.2	730	24	3.3	1,824	26	1.4
Eastshore (3820)	978	4	.4	982	4	.4	1,960	8	.4
North & East I (3720)	2,312	4	.2	1,213	5	.4	3,525	9	.3
North & East II (3740,3710)	1,650	16	1.0	630	12	1.9	2,280	28	1.2
Richmond Annex (3830)	1,261	6	.5	634	4	.6	1,895	10	.5
Point Richmond (3780)	491	2	.5	691	120	17.3	1,110	122	11.0
East Richmond Heights (3620,3700)	860	7	.8	239	-	-	1,099	7	.6
Hilltop Green/DeAnza/Wildcat (3630,3601,3602,3610)	1,488	1	.1	111	-	-	1,599	1	.1
Hilltop/Fairmede (3671)	1,211	3	.2	150	1	.7	1,361	4	.3
CITY TOTAL	15,599	76	.5	10,496	506	4.8	26,095	582	2.2
COUNTY TOTAL			.5			2.1			1.1
SMSA TOTAL			.5			4.5			2.3

SOURCE: 1970 U. S. Census.





These results are expected, for it is the studio and the cheaper units that would most probably lack a tub or shower for every unit, or where we might find a common bathroom shared by more than one unit.

There are very few owner-occupied units lacking plumbing, but the ABAG figures do show that 53, or 69.7%, of those that do are three bedroom units, with a value range of \$5,000 to \$25,000.\*

B. Units With All Plumbing Facilities But With "Substandard" Heating Equipment.

There are two sources of information about housing units with substandard heating available. The ABAG report "Estimates of Housing Needs for the San Francisco Bay Area" using the U. S. Census 4th Count, reports that in Richmond there are 665 (6.3%) renter units and 524 (3.3%) owner units for a total of 1,189 (4.5%) units that have all plumbing, but no heating of the following types: steam or hot water, warm air furnace, built-in electric units, floor, wall or pipeless furnace, or room heater with a flue. The 1970 U. S. Census 1st Count reports on households (with or without all plumbing) that have either no heating or do not have the following: steam or hot water, warm air furnace, built-in electric heater, or floor, wall, or pipeless heater. This leaves open the possibility that the housing unit does have a room heater with flue, which means that the count of the ABAG study and the total derived from the 1st Count U. S. Census will differ. Table II presents the 1st Count U. S. Census data by neighborhood.

Table II

Richmond 1970 Housing Units With Substandard Heating  
(Plumbing may be Standard or Substandard) By Neighborhood

Neighborhood/Census Tract	Total Occupied Units	#Lacking Heating	%Lacking Heating
North Richmond/Parchester (3650)	779	143	18.5
Southside (3790,3800)	2,798	602	21.5
Iron Triangle (3760,3770)	3,853	1,370	35.6
Belding-Woods (3730,3750)	2,012	493	24.5
Pullman Plaza (3810)	1,824	348	19.1
Eastshore (3820)	1,960	381	19.4
North&East I (3720)	3,525	331	9.4
North&East II (3740,3710)	2,280	600	26.3
Richmond Annex (3830)	1,895	339	17.9
Point Richmond (3780)	1,110	378	34.1
East Richmond Heights (3620,3700)	1,099	105	9.6
Hilltop Green/DeAnza/Wildcat (3630,3601,3602,3610)	1,599	46	2.9
Hilltop/Fairmede (3671)	1,361	178	13.1
CITY TOTAL	26,095	5,314	20.6
COUNTY TOTAL			14.6
SMSA TOTAL			17.7

SOURCE: 1970 U. S. Census.

\*Rental range and housing values are 1970 data and are considerably lower than 1977 values for the same housing.





C. City of Richmond Housing Conditions Survey.

The City undertook a Housing Conditions Survey in 1974. The survey was conducted only within those neighborhoods where deteriorated housing was thought to exist, and the housing throughout the rest of the City, the non-surveyed areas, was assumed to be standard, i.e., not substandard. A total of 60 blocks were selected from the neighborhoods within the survey area, which contained 1,023 housing units. The level of housing disrepair was noted by a windshield survey, with observations made as to the condition of a house foundation, roof, windows, walls, porch, faulty electrical system (generally older 30 ampere installation), plumbing, painting, interior problems, doors, and scattered other problems.

The seven neighborhoods surveyed were North Richmond, Belding-Woods, Iron Triangle, Point Richmond, Southside, Pullman Plaza, and Eastshore. The housing units were categorized as standard, deteriorated, and dilapidated.

As a general rule, a house was classified as deteriorated if it had one or more visible physical deficiencies critical enough to threaten the safety of the occupants, and as dilapidated if the structure had deteriorated so far as to render it economically infeasible for rehabilitation.

By assuming that a given sample area accurately reflects the entire neighborhood from which it comes, we can extrapolate and estimate the number of housing units which are standard and substandard in the whole neighborhood. This is done by multiplying the percentage of housing units falling into each category (standard, deteriorated, and dilapidated) times the total number of units in the neighborhoods.

Table III (see page 8 ) presents this information for the different neighborhoods and for the City as a whole.

Table III shows that the dilapidated housing stock is concentrated in North Richmond and the Iron Triangle. Deteriorated housing is also highest in the Iron Triangle. Deteriorated housing is, however, widely spread throughout the survey neighborhoods, for Point Richmond, Pullman Plaza and Eastshore also contain high percentages of deteriorated homes. From the survey, and the assumption that housing is standard throughout the rest of the City, we can estimate the total amount of substandard housing in the City. A total of 14.4% of the housing in the City is deteriorated and 1.9% is dilapidated.



Table III

## Housing Conditions In Selected Richmond Neighborhoods, 1974

Neighborhood/Census Tract	Total Units	Units In Sample Blocks	Percent Standard	Estimated Standard Units	Percent Deteriorated	Estimated Deteriorated Units	Percent Dilapidated	Estimated Dilapidated Units
North Richmond/Parchester (3650)	811	78	70	568	17	138	13	105
Southside (3790,3800)	2,905	204	83	2,411	16	465	1	29
Iron Triangle (3760,3770)	4,129	323	55	2,271	38	1,569	7	289
Belding-Woods (3730,3750)	2,072	151	85	1,761	15	311	--	--
Pullman Plaza (3810)	1,883	177	70	2,731	28	1,092	2	78
Eastshore (3820)	2,018							
North & East I (3720)	2,308		S	2,308				
North & East II (3740,3710)	3,594		S	3,594				
Richmond Annex (3830)	1,936		S	1,936				
Point Richmond (3780)	1,164	73	74	861	26	303		
East Richmond Heights (3620,3700)	1,119		S	1,119				
Hilltop Green/DeAnza/Wildcat (3630,3601,3602,3610)	1,614		S	1,614				
Hilltop/Fairmede (3671)	1,375		S	1,375				
CITY TOTAL	26,928		83.7	22,549	14.4	3,878	1.9	501

SOURCE: Survey conducted by Planning Department, September, 1974.

\* S=All houses in these neighborhoods were assumed to be standard.



In the case of the deteriorated housing, the inspector listed the deficiencies visible from the outside and these are tabulated in Table IV. The sample contained a total of 200 deteriorated structures.

Table IV  
Deficiencies of Deteriorated Structures, 1974

Deficiency	Number of Cases	Frequency
Foundations	64	32%
Roof	32	16%
Windows	58	29%
Walls	13	7%
Porch	14	7%
Electrical	138	69%
Plumbing	23	12%
Painting	54	27%
Interior	17	9%
Door	9	5%
Other	24	--

SOURCE: Survey conducted by Planning Department, September, 1974.

These findings are reported per structure (i.e., single family, duplex, etc., not per housing unit). The first column presents the total number of instances of a given deficiency and the second lists its frequency, i.e., the number of structures possessing a given deficiency divided by the number of deteriorated structures (i.e., 200).



The most commonly occurring deficiency is a substandard electrical system, generally an older 30 ampere installation. A faulty electrical system was found in 69% of the deteriorated structures. Then followed in order by rate of incidence, foundations (32%), windows (29%), and painting (27%).

D. Summary of Substandard Housing.

- i. The information presented in the above sections is summarized in the following table:

Table V  
Summary of Housing Conditions

Housing Condition	Renters	Homeowners	Total
Units lacking some or all plumbing facilities	506	76	582
Units with all plumbing facilities, but having substandard heating	665	524	1,189
Units found substandard in Richmond's Housing Conditions Survey	2,277*	2,102*	4,379

SOURCE: Association of Bay Area Governments report and survey of housing conditions.

Many of the units found to be substandard in the Housing Conditions Survey are probably included amongst those units lacking either plumbing or heating, and thus, we can not total down the last column for a "grand total" of substandard housing due to the probability of double counting.

- ii. A total of 340 units, or 58.4% of all units lacking plumbing are studio units, and 469, or 80.0% of all the units in this condition are either studio or one bedroom units.
- iii. A total of 802, or 67.5% of all units lacking heating (but with all plumbing) are either one or two bedroom units.
- iv. Table VI, page 11, shows the ranking of neighborhoods, from worst to best within each of the different measures of housing conditions.

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\*The survey itself did not distinguish between homes owned and rented. The breakdown shown in this table was arrived at by assuming that substandard homes were occupied by homeowners and renters in the same proportion as all of the homes in the survey area, where 48% of the homes are owner-occupied.





Table VI  
Ranking of Neighborhoods from Worst to Best by Three Measures of Housing Condition  
in 1970

Neighborhood/Census Tract	Lacking Plumbing	All Plumbing, But Lacking Heating	Found Substandard by Housing Conditions Survey
North Richmond/Parchester (3650)	5	8	2
Southside (3790, 3800)	5	5	4
Iron Triangle (3760, 3770)	2	1	1
Belding-Woods (3730, 3750)	7	4	5
Pullman Plaza (3810)	3	7	2
Eastshore (3820)	7	6	6
North & East I (3720)	8	12	6
North & East II (3740, 3710)	4	3	6
Richmond Annex (3830)	6	9	6
Point Richmond (3780)	1	2	3
East Richmond Heights (3620, 3700)	5	11	6
Hilltop Green/DeAnza/Wildcat (3630, 3601, 3602, 3610)	9	13	6
Hilltop/Fairmede (3671)	8	10	6

SOURCE: Tables I, II and III.



Table VI shows that the two neighborhoods with the most consistent problems are the Iron Triangle and Point Richmond (which has the City's oldest homes). These neighborhoods are followed by North and East II, Pullman Plaza, North Richmond/Parchester, Southside, and Belding Woods.

- v. The inspectors who conducted the Richmond Housing Conditions Survey estimated that the cost of repairing the deteriorated structures ranged from \$500 to \$8,000 for single unit structures, with a somewhat higher range for multiple unit structures. The average estimate of repairs cost per deteriorated housing unit was \$1,991. This would mean a total cost for standardizing these units would be \$7.7 million. No estimate was made for the cost of repairing dilapidated units

No estimates are available for bringing plumbing and heating equipment up to standard condition. Some of the plumbing deficiencies may be prohibitively expensive, or impossible, for there may not be room to install bathroom or a kitchen where a group of studio units are sharing a common bath or kitchen.



## II. Overcrowded Housing

Overcrowded housing is a second indicator of housing which is not suitable. The U. S. Census definition of an overcrowded housing unit is one with more than one person per room. In Richmond, in 1970, 1,202, or 11.5% of all renter households, and 1,105, or 7.1% of all owner-occupied housing units were overcrowded.\*

The following table shows the extent of overcrowding occurs in North Richmond/Parchester, Southside, Pullman Plaza, and the Iron Triangle. Although census figures are not available for overcrowding by income level, it is reasonable to assume that a substantial proportion of both overcrowded owners and renters are lower-income families. This assumption can be backed up by examining the following table (see page 15) which gives the data for income by neighborhood. It shows that the poorest neighborhoods by rank are, the Iron Triangle, North Richmond/Parchester, Southside, Belding Woods, and Pullman Plaza.

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\*The discrepancy between these figures and the total found in Table VII is due to different accounting methods used to arrive at the two sets of figures.



Table VII  
Richmond 1970  
Overcrowded Units By Neighborhood

Neighborhood/Census Tract	Total Occupied Housing Units	Overcrowded Units	% of Units Overcrowded
North Richmond/Parchester (3650)	779	168	21.6
Southside (3790,3800)	2,798	556	19.9
Iron Triangle (3760,3770)	3,853	521	13.5
Belding-Woods (3730,3750)	2,012	172	8.5
Pullman Plaza (3810)	1,824	254	13.9
Eastshore (3820)	1,960	185	9.4
North & East I (3720)	3,525	100	2.8
North & East II (3740,3710)	2,280	110	4.8
Richmond Annex (3830)	1,895	76	4.0
Point Richmond (3780)	1,110	56	5.0
East Richmond Heights (3620,3700)	1,099	33	3.0
Hilltop Green/DeAnza/Wildcat (3630,3601,3602,3610)	1,599	50	3.1
Hilltop/Fairmede (3671)	1,361	114	8.4
CITY TOTAL	26,095	2,395	9.2
COUNTY TOTAL			5.6
SMSA TOTAL			6.0

SOURCE: 1970 U. S. Census.





Table VIII  
Richmond 1969 Income Levels By Neighborhood

Neighborhood/Census Tract	Median Income Level	Rank of Income Level from Lowest To Highest
North Richmond/Parchester (3650)	6,167	2
Southside (3790,3800)	6,289	3
Iron Triangle (3760,3770)	5,123	1
Belding-Woods (3730,3750)	7,987	4
Pullman Plaza (3810)	8,049	5
Eastshore (3820)	9,723	9
North & East I (3720)	10,288	10
North & East II (3740,3710)	9,184	7
Richmond Annex (3830)	9,576	8
Point Richmond (3780)	8,732	6
East Richmond Heights (3620,3700)	11,293	11
Hilltop Green/DeAnza/Wildcat (3630,3601,3602,3610)	14,381	13
Hilltop/Fairmede (3671)	13,039	12
CITY TOTAL	8,778	
COUNTY TOTAL	10,992	
SMSA TOTAL	8,803	

SOURCE: 1970 U. S. Census.



ABAG has also developed figures showing the incidence of overcrowding, by level of rent and number of bedrooms, and by value of house and number of bedrooms. This data shows that the worst incidence of overcrowding in rental units occurs in one and two bedroom homes, in the rental range of \$100 to \$149.\* In fact these types of units account for 37% of all overcrowded rental housing. The worst incidence of overcrowding in owner-occupied housing occurs in two bedroom units with values between \$15,000-\$20,000,\* and in three bedroom units with values between \$15,000-\$34,900,\* altogether accounting for 55% of overcrowded owner-occupied homes.

Though the overcrowding problem still remains serious in Richmond, we can safely assume that it has diminished somewhat between 1970 and 1975, for the average household size in Richmond has decreased between these two years from 3.0 to 2.7 persons.\*\* This decrease in household size has been the principle reason for a large fall in Richmond's population between 1970 and 1975, for the total number of households has remained fairly constant. We would also expect that overcrowding has diminished most in those neighborhoods where population has decreased the most. It is the target area neighborhoods that have lost the most population (see Table VII), and, thus, we would expect that the overcrowding problem has alleviated itself proportionately more in these areas than elsewhere. It is these neighborhoods that have the worst overcrowding problem, and probably still do, despite the natural trend towards smaller household sizes within them.

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\* Rental and house values are 1970 data and are considerably lower than 1977 values for the same housing.

\*\* The 1975 Contra Costa County Special Census has not been certified by the City, but population estimates do indicate trends which are valid. Further, a special survey conducted by the Richmond Planning Department in August 1976 confirmed that household size had fallen from 3.0 to approximately 2.7.



Table IX

Richmond Population Distribution By Neighborhoods in 1970 & 1975

Neighborhood/Census Tract	1970 Population	1975* Population	Change In Population	% Change In Population
North Richmond/Parchester (3650)	2,873	2,190	- 683	- 23.8
Southside (3790,3800)	10,122	8,119	- 2,003	- 19.8
Iron Triangle (3760,3770)	10,765	8,526	- 2,230	- 20.7
Belding-Woods (3730,3750)	5,748	5,067	- 681	- 11.8
Pullman Plaza (3810)	6,006	5,044	- 956	- 16.0
Eastshore (3820)	6,445	7,373	928	14.4
North & East I (3720)	6,349	5,716	- 633	- 10.0
North & East II (3740,3710)	8,884	8,004	- 880	- 9.9
Richmond Annex (3830)	5,093	4,552	- 541	- 10.6
Point Richmond (3780)	2,504	3,118	614	24.5
East Richmond Heights (3620,3700)	3,183	3,778	595	18.7
Hilltop Green/DeAnza/Wildcat (3630,3601,3602,3610)	5,565	5,231	334	6.0
Hilltop/Fairmede (3671)	5,234	5,241	7	.1
CITY TOTAL	79,043	70,984	- 8,059	- 10.2

SOURCE: 1970 U. S. Census and 1975 Contra Costa County Special Census.

\*1975 Contra Costa County Special Census has not been certified by the City, but population estimates do indicate trends which are valid.



### III. Overpaying Households

Another indication of housing need is households overpaying for their housing. This is becoming a particularly acute problem as housing costs and expenses continue to rise at a rate considerably faster than people's income. The only data available to indicate the degree to which this problem exists is the 1970 U. S. Census, so we are unable to measure the effects of the last several years of inflation.

#### A. Renter Overpaying.

Overpaying is defined as payment of 25% or more of a households income for rent. Table X presents data for renters overpaying by neighborhoods, and by income. (See following page.)

Table X shows that the worst incidence of overpaying occurs in North and East II where 82.9% of the renters overpay. Following this neighborhood we find the worst problems occurring in Pullman Plaza, the Iron Triangle, Southside, North Richmond/Parchester, and Belding-Woods respectively.

Table X also shows that, as would be expected, the worst problems occur amongst the poorest households, with 88.9% of households with income less than \$5,000 overpaying, falling to 26.1% of households with income between \$5,000 and \$9,999 and to practically zero percent above that. Despite the probability that some families voluntarily pay in excess of 25% of their income to secure the desired amenities, it is probable that most do not choose to do so, but must due to high housing costs and low income.

ABAG, in their "Estimates of Housing Needs for the San Francisco Bay Area", has also calculated the number of renter households overpaying by their rent and the number of bedrooms. ABAG found that the worst problem occurred in households residing in two bedroom units and paying between \$100 and \$149\* for rent. This category represents 30.6% of all overpaying renters. The class of all households residing in two bedroom units accounts for 50.0% of all overpayers, and all households paying \$100-149 for rent accounts for 47.7% of all overpaying renters.

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\*Rental range are 1970 data and are considerably lower than 1977 values for the same housing.





Table X  
Renter Households Overpaying

Neighborhood/Census Tract	Total <sup>1</sup> Renter Occupied Units	With Income								Total All Income	% All Income Overpaying
		Less Than \$5,000		\$5,000-\$9,999		\$10,000-\$14,999		\$15,000 or More			
		Number	Percent	Number	Percent	Number	Percent	Number	Percent		
North Richmond/Parchester (3650)	279	133	93.0	11	15.1	-	-	-	-	144	51.6
Southside (3790,3800)	1,439	620	85.5	89	38.5	-	-	-	-	709	49.3
Iron Triangle (3760,3770)	2,297	1,066	83.5	119	28.3	-	-	-	-	1,185	51.6
Belding-Woods (3730,3750)	885	289	92.0	75	49.0	-	-	-	-	364	41.1
Pullman Plaza (3810)	697	297	94.0	67	64.4	5	5.3	-	-	369	52.9
Eastshore (3820)	944	212	97.2	122	34.3	-	-	-	-	334	35.4
North & East I (3720)	1,185	166	90.7	66	30.4	-	-	-	-	232	19.6
North & East II (3740,3710)	592	350	95.9	141	70.9	-	-	-	-	491	82.9
Richmond Annex (3830)	605	128	100.0	86	33.3	-	-	-	-	214	35.4
Point Richmond (3780)	624	149	84.7	36	20.9	16	8.2	-	-	201	32.2
East Richmond Heights (3620,3700)	239	37	100.0	42	47.2	-	-	-	-	79	33.1
Hilltop Green/DeAnza/Wildcat (3630,3601,3602,3610)	111	11	100.0	11	50.0	-	-	-	-	22	19.8
Hilltop/Fairmede (3671)	150	16	100.0	44	73.3	-	-	-	-	60	40.0
CITY TOTAL	9,963	3,481	88.9	921	26.1	26	1.4	-	-	4,428	44.4
COUNTY TOTAL			82.1		37.6		6.4		1.7		41.3
SMSA TOTAL			82.4		41.5		7.7		2.0		44.2

SOURCE: 1970 U. S. Census.

<sup>1</sup> Total Renter Occupied Units given elsewhere for Census tracts not computed for 100% of units.



## B. Overpaying Homeowners

This U. S. Census did not collect any direct information on housing payments by homeowners, so it is impossible to directly calculate how many are overpaying, or paying more than 25% of their income. Nevertheless we can make some general conclusions about the problem by examining the relationship between house value in 1970 and household income in 1970. As a general rule the ratio between house value and income should not be greater than 2.5, for at this level of value to income a household would surely be paying more than 25% of its income in house payments. For instance, a 30 year FHA loan at 9%, including taxes, insurance, and FHA premium will require a \$160 monthly payment for a \$15,000 home and a \$208 monthly payment for a \$20,000 home. These payments would require a minimum yearly income of \$7,680 and \$9,984 respectively in order to not be overpaying, or a house value to income ratio of about 2.0.

Table XI shows how many homeowners fall within the following classifications of value by income, (which we could call overpaying households, as the income of the household is either very low, or the home value is more than 2.5 times the income).

Table XI  
Income and House Values of Homeowners Classified as Overpaying

Income	House Value Requiring Overpayment
Less than \$ 3,000	\$ 0 or more
\$ 3,000 - \$ 4,999	\$ 5,000 or more
\$ 5,000 - \$ 6,999	\$10,000 or more
\$ 7,000 - \$ 9,999	\$20,000 or more
\$10,000 - \$14,999	\$25,000 or more

One weakness with this data is that it cannot account for those homeowners, regardless of income, who have payed off their home mortgage and, thus, have very low housing payments, regardless of the home's value. Due to this problem, and the rapid shift in housing values over the past few years, together with the inaccuracy in peoples estimates as to the worth of their home, the above data should not be taken as a precise delineation of the problem within any given neighborhood, or for the City as a whole. Yet it does give a general indication of the problem within the City and an indication of the relative extent of the problem amongst different neighborhoods. Thus, we can conclude that the worst problems of homeowners overpaying occurs in North Richmond/Parchester, Southside, the Iron Triangle, the Richmond Annex, Belding-Woods, and North & East II.



Table XII  
Homeowners Overpaying

Neighborhood/Census Tract	Total of Owner <sup>1</sup> Occupied Units	Owners Overpaying	Percent of Owners Overpaying
North Richmond/Parchester (3650)	453	201	44.4
Southside (3790,3800)	1,194	485	40.6
Iron Triangle (3760,3770)	947	357	37.7
Belding-Woods (3730,3750)	1,037	342	33.0
Pullman Plaza (3810)	1,027	230	22.4
Eastshore (3820)	915	252	27.5
North & East I (3720)	1,605	436	27.2
North & East II (3740,3710)	2,180	707	32.4
Richmond Annex (3830)	1,190	436	36.6
Point Richmond (3780)	354	110	31.1
East Richmond Heights (3620,3700)	862	219	25.4
Hilltop Green/DeAnza/Wildcat (3630,3601,3602,3610)	1,469	304	20.7
Hilltop/Fairmede (3671)	1,200	323	26.9
CITY TOTAL	14,433	4,402	30.5

SOURCE: 1970 U. S. Census, 4th Count.





#### IV. SUMMARY OF HOUSING CONDITIONS

##### A. Income Level and Housing Need.

Studies which have been conducted indicate that lower income households have the most severe housing problems.

The neighborhoods with housing with the worst physical deficiencies (see Table V) also tend to be the neighborhoods with the lowest income levels (see Table VII). The one exception to this is Point Richmond. Point Richmond has the oldest housing in the City and, as such has many physical problems. The households occupying the old housing tend to have low income; however, the median income level of the Point Richmond neighborhood has been raised due to the development of newer and high income homes in the community.

Overcrowding also occurs in those neighborhoods with the lowest median income levels (see Table VI). It tends to occur most frequently in small units (two bedroom) which rent for low rates (\$100-149) or have relatively low value (\$15,000-20,000). Although area wide demographic trends toward smaller households have helped diminish the problem, overcrowding is still a serious problem in poorer neighborhoods of the City.

The evidence that overpaying households tend to be lower income is very clear. 78.6% of all households overpaying have incomes below \$5,000, and 99.4% have incomes below \$9,999. Many of these households must overpay in order to secure the most basic housing necessary to serve their needs.

The records of the Home and Neighborhood Improvement Center's (HNIC) Housing Rehabilitation Program, in operation from 1972 to 1976, offer further evidence of the low-income level of those with substandard housing. HNIC received over 600 applications for grants to bring homes up to code from low-income residents, before they stopped taking applications.

##### B. Summary of Housing Needs Currently Existing in Richmond.

The following table summarizes the housing needs in Richmond. It shows the number of households needing housing because they are living in dwellings that lack the basic facilities, are too small, or are too expensive for their means. This information is then summed up and presented as "total households needing housing". In addition the results of the Richmond Housing Conditions Survey are presented.





This information is not included in the previous total because of the high probability of double counting, as many of these substandard units also lack plumbing or heating, are overcrowded, or the household overpays to live there.

Table XIII  
Households Needing Housing, 1970 Estimated For Richmond

	<u>Renters</u>		<u>Owners</u>		<u>Total</u>	
	Number	Percent	Number	Percent	Number	Percent
Total Number of Households in Richmond	10,407	100.0	15,599	100.0	26,006	100.0
Households needing housing because of physical deficiencies in plumbing &/ or heating facilities	1,171	11.3	600	3.8	1,771	6.8
(including households also overcrowded)	( 519)	(5.0)	(532)	(3.4)	(1,051)	(4.0)
Overcrowding: facilities adequate	683	6.6	573	3.7	1,256	4.8
Overpaying: facilities adequate & no overcrowding	4,409	42.4	4,402*	30.5**	8,811	33.9
Total households needing housing	6,263	60.2	5,575	35.7	11,838	45.5
Households found to be substandard by the City Housing Conditions Survey	2,277	(21.9)	2,102	(13.5)	4,379	(16.8)

SOURCE: Association of Bay Area Governments and Survey of Housing Conditions conducted by the City of Richmond, Planning Department, September 1974.

The table shows that 11.3% of the renters and 3.8% of the homeowners were living in housing with inadequate plumbing and/or heating. 11.6% of the renters and 7.1% of the owners were living in overcrowded housing, and 42.4% of the renters and an estimated 30.5% of the homeowners were overpaying. In sum, about 60.2% of the renters and 35.7% of the owners were living in inadequate housing. In addition 21.9% of the renters and 13.5% of the owners were found to be living in substandard housing by the Housing Conditions Survey.

C. Housing Need by Size and Cost Level for Richmond.

Tables XIV and XV show the number of households needing housing in each size and cost level, for Richmond. Table XIV for rental households, includes those overpaying as well as those overcrowded and in units with substandard facilities. Added

\*This figure is a very rough estimate. See Table XI.

\*\*The percentage given is the percent of homeowners living in one-family homes on less than ten acres, no business on property. See Table XI.



together, these 6,263 households needing housing represent 60% of Richmond's total number of rental households. Almost 57% of these were paying between \$100 and \$200 per month rent. Nearly 75% were living in units with one or two bedrooms. Over 40%, 2,528 households, were paying less than \$100 monthly rent, with about a third of these in housing units without a separate bedroom.

Table XIV

Rental Households Needing Housing, 1970 By Monthly Gross  
Rent & Number of Bedrooms Estimated for City of Richmond

Gross Rent**	Total*	Number of Bedrooms				
		0	1	2	3	4+
Less than \$ 60****	792	358	328	98	12	0
\$ 60 - \$ 99	1,732	273	741	583	120	15
\$100 - \$149	2,768	80	623	1,715	323	28
\$150- \$199	829	0	63	475	272	18
\$200 or more	113	0	0	24	62	26
No Cash, Rent + Other	26	0	5	10	11	0
Total	6,263	711	1,759	2,906	800	87

SOURCE: Association of Bay Area Governments, "Estimates of Housing Needs in the San Francisco Bay Area", 1970.

\*Totals may not add due to rounding.

\*\*Rental ranges are 1970 data and are considerably lower than 1977 values for the same housing.



Table XV contains an estimate of the number of homeowner households living in dwellings too small for their requirements, lacking standard heating, or lacking complete plumbing facilities, or any combination thereof. Well over half were living in units with three or more bedrooms, while almost 9% had homes, with four or more bedrooms. More than 45% of Richmond households had a home valued at less than \$20,000, with three or fewer bedrooms.

Table XV  
Owner Households Needing Housing, 1970 By Value & Number  
of Bedrooms, Estimated For City of Richmond\*\*

Value***		Total*	Number of Bedrooms				
			0-1	2	3	4	5
Less than	\$10,000****	41	5	28	9	0	0
	\$10,000 - \$19,999	520	28	274	187	24	7
	\$20,000 - \$24,999	282	5	78	170	27	2
	\$25,000 - \$34,999	178	0	26	122	27	3
	\$35,000 or more	39	0	7	17	12	3
	No Value Given	114	16	47	39	11	0
	Total	1,173	54	460	544	101	14

SOURCE: ABAG, "Estimates of Housing Needs in the San Francisco Bay Area", 1970.

\*Totals may not add, due to rounding.

\*\*This estimate does not include any calculation of overpaying households, since the 1970 Census contained data on overpaying for renters only.

\*\*\*Value is tabulated only for owner-occupied units in one-family houses which are on a place of less than ten acres and have no business or medical office on the property. Value is not tabulated for mobile homes, trailers, cooperatives, condominiums, and other owner-occupied units in structures containing two or more dwellings.

\*\*\*\*Rental range and house values are 1970 data and are considerably lower than 1977 values for the same housing.



D. Additional Units Needed to Enable Each Richmond Household to Live In a Satisfactory Unit.

The estimates of total housing needs given in Section i focused on the number of households living in dwellings that were not adequate for the needs of the occupants. A second estimate of "housing need" is the number of additional units that would be required by Richmond in order for each locality to accommodate each household in a dwelling suited to its particular needs, and to provide sufficient vacancies to permit normal mobility and choice in housing.\*

The second estimate of need is different from the first in several important respects:

- (a) It includes an estimate of the number of vacant dwellings that should be available in each locality, for each size and each cost level in order to permit a certain amount of mobility and freedom of choice in housing.
- (b) It takes into account the dwellings that were vacant and available for occupancy in 1970, included the necessary facilities and suited the needs of those poorly housed.
- (c) It assumes that units to be vacated by those to be "rehoused" would be "available" to other households, if the units have standard heating and plumbing facilities.
- (d) It assumes that a certain number of renter households voluntarily pay more than 25% of their income for housing in order to obtain special amenities such as location, design, etc. For these households additional lower cost units would not be needed.
- (e) This estimate does not take into consideration the information contained in the Housing Conditions Survey.

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\*ABAG claims that for rental units, 4.5% is a desirable vacancy rate; for sale units, 1.0%.





Here the objective is to estimate the number of units in each size and cost category that each locality needs in addition to those it already has, in order for each household to have a unit suited to its needs, in the same type of dwelling (rental or owner) and in the same locality in which he is currently residing. The additional units needed could be provided by upgrading or remodeling existing dwellings and by introducing subsidy programs to lower rents, as well as by building new dwellings of the required size and cost.

As Table XVI indicates, a total of 3,084 added rental units would be needed throughout the City in order to adequately house all those living here in 1970.\* Of these, 2,366 units or 77% should rent for less than \$100 per month.\*\* Only 1% should rent for over \$200 per month.

Table XVI

Additional Rental Units Needed, By Rent And By Size, 1970  
Estimated for City of Richmond\*\*\*

Monthly Gross Rent	Total	Number of Bedrooms				
		0	1	2	3	4
Less than \$ 60	992	336	334	215	91	17
\$ 60 - \$ 99	1,374	0	23	828	246	69
\$100 - \$149	573	0	0	0	377	196
\$150 - \$199	95	1	0	0	0	94
\$200 or more	29	3	0	0	0	26
No Cash Rent+Other	20	7	1	0	0	11
Total	3,084	347	567	1,042	714	414

SOURCE: Association of Bay Area Governments, "Estimates of Housing Needs, in the San Francisco Bay Area, 1970".

\* It is not possible to say how many of the additional units needed would be required to meet each of the types of "need" identified in Table \_\_\_\_\_. "Additional units needed" was calculated by comparing current "need", from whatever cause, with all available resources of the appropriate size, cost, tenure and location. There is no way to decide which type of "need" should be met by any given dwelling that is available and suitable to fill that need. The total "need" is simply reduced by the total number of suitable dwellings that are available.

\*\* Rental ranges are 1970 data and are considerably lower than 1977 values for the same housing.

\*\*\* Total figures may differ from sum of columns as figures have been rounded.



Table XVII shows the estimated additional sales units needed in Richmond in 1970. Almost 65% of the needed units are between \$15,000 and \$20,000\*, and most of these are 3,4, and 5 bedrooms homes.

Table XVII  
Additional Sale Units Needed, 1970, By Value And  
Number of Bedrooms Estimated For City of Richmond\*\*

House Value		Total	Number of Bedrooms				
			0-1	2	3	4	5+
Less than	\$10,000	63	1	0	36	24	0
	\$10,000 - \$19,999	1,439	3	14	406	511	506
	\$20,000 - \$24,999	127	0	0	0	127	0
	\$25,000 - \$34,999	217	0	0	0	98	118
	\$35,000 or more	0	0	0	0	0	0
Total		1,845	5	14	442	759	624

SOURCE: Association of Bay Area Governments, "Estimate of Housing Needs, San Francisco Bay Area, 1970".

E. Cost Estimates for Supplying Needed Housing in Richmond.

It would cost an estimated \$7.7 million to rehabilitate all of the housing found to be substandard in the Housing Conditions Survey. Added to this cost would be the expense of improving plumbing and heating equipment in the homes not referred to as substandard in the survey. This expense cannot be calculated as the amount of double counting cannot be ascertained. Yet, this expense, combined with the cost of relocating families to more suitable housing and with any rent subsidies to other families necessary to bring the housing costs below 25% of their incomes, would constitute an additional several million dollars.

F. Housing Needs Within Particular Neighborhoods.

Several neighborhoods have the most severe housing problems. These are the Iron Triangle, Point Richmond, North and East II, Pullman Plaza, North Richmond/Parchester, Southside, and Belding-Woods.

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\* It is not possible to say how many of the additional units needed would be required to meet each of the types of "need" identified in Table 13, page 23. "Additional units needed" was calculated by comparing current "need", from whatever cause, with all available resources of the appropriate size, cost, tenure and location. There is no way to decide which type of "need" should be met by any given dwelling that is available and suitable to fill that need. The total "need" is simply reduced by the total number of suitable dwellings that are available.

\*\* Total figures may differ from sum of columns as figures have been rounded.



## APPENDIX B

### DESCRIPTIONS OF NEIGHBORHOOD CHARACTERISTICS

The attached report, prepared by the Human Services Unit, Richmond Planning Department, is based on data obtained in the 1970 U. S. Census.



## DESCRIPTIONS OF NEIGHBORHOOD CHARACTERISTICS

Prepared by the Human Services Unit,  
Richmond Planning Department, 1977

The purpose of the report is to describe each neighborhood in Richmond. Each neighborhood is unique with characteristics and conditions which vary from all other neighborhoods.

Generally speaking the higher priced housing are located in the hill areas in new subdivisions with very little or no deterioration. The moderately priced housing is in the flatlands and built in the late 40s and 50s. Housing is well maintained; neighborhoods are attractive and only spotty deterioration is taking place.

The low and lower priced housing is also located in the flatlands between the moderately priced housing and the industrial belt of Richmond. Much of the housing was built before the war, is small and was inexpensively constructed. Many units are deteriorating and/or vacant, streets need repair and neighborhoods are in a state of decline. Neighborhoods in a state of decline are called the Target Area, which is described more fully on page \_\_\_\_.

Data used in the neighborhood descriptions is 1970 U. S. Census data, unless otherwise noted. 1975 statistics which are used are the result of the Contra Costa County Special Census. The City has not certified this data, however, it does provide an indication of certain trends between 1970 and 1975.

It should be pointed out that 1975 median income figures have been converted to 1970 dollars to give a more realistic view of income changes and purchasing power between 1970 and 1975. The converted figures take into account inflation between the two census years.

The report gives descriptions of each neighborhood listed according to whether they are located in hill areas or in the flatlands. The flatland neighborhoods have a subgrouping called the Target Area. The neighborhood descriptions are organized as follows:

### HILLS

Richmond Annex  
Point Richmond  
East Richmond Heights  
Hilltop/Fairmede  
DeAnza/Wildcat/Hilltop Green





## FLATLANDS

Eastshore  
North & East II

## TARGET AREA

North Richmond/Parchester  
Iron Triangle  
Southside  
Pullman Plaza  
Belding-Woods  
North & East I

## HILLS.

The hill area include five neighborhoods:

The Richmond Annex  
(C. T. 3830),  
Point Richmond  
(C. T. 3780),  
East Richmond Heights  
(C. T. 3620 and 3700),  
Hilltop-Fairmede  
(C. T. 3671), and  
DeAnza/Wildcat/Hilltop Green  
(C. T. 3601, 3602, 3610 and 3630).

The first three neighborhoods are older more urban neighborhoods, while the last two are more suburban and tend to be composed of newer, higher priced homes. In the latter areas residents (or a substantial portion of them) are in the middle and upper income brackets.

### 1. Richmond Annex

The Annex neighborhood is located on hilly terrain between the Interstate 80 Freeway and the El Cerrito City Limits on San Pablo Avenue. The area has a variety of housing styles, topography, trees and vegetation.

The 1,936 housing units in the Annex are varied in age and style with some structures dating back to 1910. Although the median age of structures in the area was 28 years in 1970, the homes are well-maintained. Only 0.5% of all units lacked some or all plumbing facilities. About 80% of the structures were single family while 56.1% of the units were owner-occupied. The vacancy rate was 2% in 1970.



According to the 1970 Census statistics, the median value of owner-occupied structures for the Annex neighborhood was \$20,900 while the median household income was \$9,576. No exact data was available but recent trends indicate that housing costs have risen significantly since 1970. The 1975 household income using 1970 dollars for this area was \$9,129, a 4.7% decrease.

26.7% of the population was under 18 years of age; 25.1% were from the ages of 18 and 34 years; 14.0% were 60 and above in 1970. The majority of the area's residents were White (66.9%); 12.5% were Spanish-American; 8.1% were Black; and 12.5% were of other ethnic origin, according to the 1970 Census data.

6.5% of the households were below poverty, while the unemployment rate was 4.5% in 1970.

## 2. Point Richmond

The Point Richmond neighborhood located on the western edge of the City covers both sides of a ridge, one side dropping rapidly to the shore of the Bay. It is separated from the rest of the City, cutoff by industry. The neighborhood has an established local shopping area in the midst of the older section of the neighborhood.

Approximately half of the developed residential area was made-up of single family homes. However, only 36% of the structures were owner-occupied in 1970. Point Richmond was the first residential community in the City; the majority of the homes were built prior to 1939. Housing is primarily two-story wood-framed types. Although housing is generally the oldest in Richmond, they are basically well-kept with an assortment of shrubbery and trees aiding in privacy. Even so, many of the older homes need substantial rehabilitation. Because these are older structures, 13.0% lacked some or all plumbing facilities in 1970. 4.6% of all housing units were vacant and the total number of structures was 1,164.

The median value of owner-occupied structures for Point Richmond was \$21,900, indicating that Point Richmond homes are more valuable than homes in many newer areas of the City.

Median household income was \$8,732 in 1970. According to the 1975 Special Census, household income in 1975 had risen to \$9,623 a 10.2% increase using 1970 dollars. This was the only neighborhood showing an increase in household income between 1970-1975.



In 1970 23.2% of the Point Richmond residents were under 18 years of age; 34.1% were from 18 to 34; 29.0% were 35 to 59; and 13.8% were 60 and above.

The racial composition of the area is 82.3% White; 4.0% Black; 9.3% Spanish-American and 4.4% who are of other ethnic origin. 16.5% of the households were below poverty, while 5.6% of the residents were unemployed in 1970.

### 3. East Richmond Heights

Located east of Interstate 80, next to a large unincorporated area which extends into Wildcat Canyon, East Richmond Heights' topography ranges from nearly level near the freeway to steep as the neighborhood climbs the ridge. The 1970 population of the area was 3,183 persons.

In 1970 East Richmond Heights with 1,119 housing units was predominantly single-family, with about 15% of all units in the form of small multiple dwellings and 76.9% owner-occupied. The majority of housing is well-maintained with many pleasant hillside and terraced gardens. Even though the median age of structures was 28 years in 1970, only 0.2% lacked some or all plumbing facilities. The vacancy rate was 1.7%.

Median value of owner-occupied structures for the East Richmond Heights neighborhood was \$23,450. However, due to the location and type of housing, values have probably increased substantially since 1970. Median household income in 1970 was \$11,293 and in 1975 was \$10,618, a 5.8% decrease in five years using 1970 dollars.

Age distribution for this area in 1970 was 30.7% for persons under 18 years; 22.9% for persons from 18 to 34 years; 32.3% were from 35 to 59; and 14.1% were 60 and above.

The racial composition was 80.5% White; 5.4% Black; 8.5% Spanish-American; and 5.6% of the population were of other racial or ethnic origin in 1970. The 1970 unemployment rate in this neighborhood was 5.0%, while the poverty level was 5.1%.

### 4. Hilltop-Fairmede

Located west of Interstate 80 and the El Sobrante area, Hilltop-Fairmede consists of 632 acres of rolling hills and flatland and has a combination of older and new homes. The Hilltop portion of the area was constructed as a single subdivision in the early 1960s. However, Fairmede which is made-up of older homes could use a housing rehabilitation program. The area had 5,234 residents in 1970.





The neighborhood's 1,445 housing units was almost entirely made-up of single family structures 92.7%, while 83.8% of the units are owner-occupied according to 1970 Census figures. Only 0.1% of all units lacked some or all plumbing facilities. 1.0% of all housing units were vacant.

Median value of owner-occupied structures was \$24,200. The median household income was \$13,039 in 1970 and \$12,727 in 1975 using 1970 dollars, a 2.4% decrease in household income between 1970 and 1975.

42.4% of Hilltop-Fairmede residents were under 18 years of age; 21.4% were between 18 to 34 years; 40.0% were from 35 to 59 years; and 4.3% were 60 and over.

Ethnic composition of the area in 1970 was 66.5% White, 19.0% Black, 6.1% Spanish-American and 8.4% of other racial or ethnic origin. The percentage of households below poverty according to 1970 Census Statistics was 3.0% and the unemployment rate was 3.0% for the same year.

#### 5. DeAnza/Wildcat/Hilltop Green

Historically three separate communities, DeAnza, Hilltop Green and Wildcat are east of Interstate 80 and near El Sobrante. They were combined because of their small population, similar demographic characteristics and relative proximity to each other. These communities are primarily residential and conform to the popular image of suburban American and have a combined population of 5,737 persons.

DeAnza has views of open space, woods and brush. Hilltop Green is a recent development of mainly three level townhouses on gently sloping land. Wildcat, sparsely populated with 522 persons in 1970 and considerable portions of the undeveloped land is unsuitable for development because of the unstable soil characteristics. The topography is varied with substantial patches of rugged terrain. In addition, much of the area is particularly susceptible to soil "creep" and landsliding.

Whereas DeAnza is primarily a traditional single-family residential community of detached homes, Hilltop Green is completely made-up of townhouses. The combined subneighborhoods however, were composed of 98.9% single-family structures and the homeownership rate was 92.8% in 1970. The total number of units for the area was 1,604. Only 0.1% of all housing units lacked some or all plumbing facilities. The vacancy rate was 0.2%.





According to 1970 Census figures the median value of owner-occupied structures was \$29,500. The median household income was \$14,381 in 1970 and \$13,724 in 1975, a 4.6% decrease in purchasing power between 1970 and 1975 using 1970 dollars.

Age distribution of the area was 34.4% of the population under 18 years of age; 18.3% from 18 to 34 years; 40.7% from 35 to 59 years; and 6.6% were 60 and above.

The racial composition of the area was 87.5% White, 2.6% Black, 7.1% Spanish-American, and 2.8% of other ethnic or racial origin. 4.4% of all households were below poverty in 1970 and 2.3% of the population was unemployed.

#### FLATLANDS

The flatland area includes eight neighborhoods:

- Eastshore  
(C. T. 3820),
- North & East II  
(C. T. 3710 and 3740), and
- The six neighborhoods known as the Target Area will be treated separately because of their many socio-economic problems.

The first two neighborhoods Eastshore and North & East II are fairly well maintained neighborhoods with attractive housing and minimal deterioration.

#### 6. Eastshore

Eastshore, located in the southeastern portion of the City is situated on a large tract of redevelopment land and has a 1970 population of 6,445 persons.

The 2,018 housing units in the area are a combination of older and newer homes with the median age of structures being 14 years in 1970. Less than half of the units (48.5%) were owner-occupied, while 67.9% were in the form of single family structures in 1970. 0.5% of the units lacked some or all plumbing facilities. 6.3% of the units were built prior to 1940. The vacancy rate was 2.8% in 1970.

According to the 1970 Census, the median value of owner-occupied structures was \$21,000. Median household income was \$9,723 in 1970 and \$8,374 in 1975 using 1970 dollars, a 13.9% decrease in household income.



39.1% of the population was under 18 years of age; 31.8% were from 18 to 34 years; 23.8% were from 35 to 59 years, and 5.3% were 60 and over in 1970.

The racial distribution in 1970 was 29.2% White, 57.0% Black, 9.0% Spanish-American and 4.7% of other racial or ethnic origin. 9.2% of the households in the Eastshore neighborhood were below poverty and 9.4% of the population was unemployed.

## 7. North & East II

North & East II, with a 1970 population of 8,884 persons, is one of the better older established residential areas in Richmond and generally free of blight producing factors. The two major arterial corridors in the area are 23rd Street on the west and San Pablo Avenue on the east.

The 3,594 housing units in the area are predominantly single-family (77.0%) and 64.3% of the units were owner-occupied in 1970. Even though the median age of structures was 30 years of age in 1970, the neighborhood is well-maintained. Only 0.3% of the units lacked some or all plumbing facilities. The vacancy rate was only 1.9%.

Median value of owner-occupied units in 1970 was \$19,900 in 1970. The median household income in 1970 was \$9,184. 1975 median income for the area was \$8,680, a 5.5% household income decrease using 1970 dollars.

Age distribution, according to 1970 Census Statistics was 23.3% for persons under 18 years of age, 22.8% for persons 18 to 34 years, 32.6% for persons 35 to 59 years and 21.2% for persons 60 and above. (The largest concentration of elderly in the City.)

Racial characteristics of North & East II were 85.5% White, 2.5% Black, 9.7% Spanish-American and 2.3% of other racial or ethnic origin according to 1970 statistics.

8.1% of the residents were below poverty in 1970 while 5.3% were unemployed.

## TARGET AREA

The Target Area, while located in the flatlands of Richmond, is distinct for several reasons.

- 1) Many houses are deteriorated and/or abandoned;
- 2) The income of residents is low; unemployment is high; and a large



percentage of the families receive public assistance and/or have incomes below the poverty level;

- 3) Most houses are small and inexpensively constructed and are sited on small lots.

The Target Area includes the neighborhoods of:

North Richmond/Parchester  
(C. T. 3650),

Iron Triangle  
(C. T. 3760 and 3770),

Southside  
(C. T. 3790 and 3800),

Pullman Plaza  
(C. T. 3810)

Belding-Woods  
(C. T. 3730 and 3750), and

North & East I  
(C. T. 3720).

The Target Area is similar to the one designated for the Concentrated Employment Program, Model Cities and the Overall Economic Development Plan. Differences between designations may be seen in the Appendix, Table \_\_\_\_.

#### 8. North Richmond/Parchester

Traditionally two separate neighborhoods, these areas are located in the northwestern portion of the City and have been combined because of similar socio-economic characteristics and relatively small populations.

North Richmond, situated in a flood plain and isolated from the rest of the City by industry and railroad tracks is basically a residential area with some scattered commercial development. Major industries such as Standard Oil Company, Allied Chemical Corporation and Richmond Sanitary Service are either within or are in close proximity to North Richmond. Although Parchester lies close to the Bay shoreline, the neighborhood is cut-off from the Bay by a high railroad berm. It is sited on land gently sloping up to the east, giving limited Bay views from streets at the eastern edge of the area. To the north is Point Pinole Regional Park, to the east is the Richmond Golf and Country Club, and to the south is land occupied by several industries. The overall population was 2,873 in 1970 for both North Richmond and Parchester.



North Richmond's 811 housing units is composed of a variety of styles and much of it is in need of extensive rehabilitation. Much of the deterioration is due to homes being hastily constructed to serve the influx of people during and after World War II.

Parchester is entirely composed of single-family houses. These structures are all the same, one-story wood-frame types. In addition, Parchester was constructed as a single subdivision. Most homes are fairly well-cared for and belie their age. 59.6% of the total housing units (for both areas) were owner-occupied and 91.9% of all units were single-family structures according to 1970 Census data. 0.6% of the total units lacked some or all plumbing facilities. The vacancy rate was 3.9% in the same year.

The median value of owner-occupied structures was \$14,300, the lowest in the City in 1970. Median household income was \$6,167 in 1970 and \$5,198 in 1975, a 15.7% decrease in five years using 1970 dollars.

42.6% of the population was under 18 years of age in the City, (the second highest percentage of persons under 18 in the City), 19.5% were from 18 to 34 years, 27.7% were from 35 to 59, and 23.6% were 60 and above according to 1970 statistics.

The racial composition was 2.2% White, 95.9% Black, 1.2% Spanish-American and 0.7% of other racial or ethnic origin in 1970.

The North Richmond/Parchester neighborhood had the highest percentage of poverty of any neighborhood in the City (29.2%). The 1970 unemployment rate was 9.2%.

## 9. Iron Triangle

The Iron Triangle, so named because it is surrounded by railroad tracks on all three sides, is that part of Central Richmond which has historically been the "downtown", central business district.

The Iron Triangle, like the central area of most cities, contains a concentration of elderly, low-income and minority families in the older and more deteriorated residences and suffers from the abandonment of this neighborhood by middle-income families. Population for this neighborhood was 10,765 persons in 1970.





The area had 42.1% single-family dwellings, with the median age being 22 years in 1970. Since a substantial number of housing units were built prior to 1939, the neighborhood is in need of extensive rehabilitation. The area contains two public housing projects, Triangle Court located at the northern end and Hacienda-elderly housing units. Atchison Village, built by the local Housing Authority in 1941 was formerly a public housing project but is now a Mutual Homes Corporation. Only 35.1% of the units are owner-occupied. (The lowest rate of homeownership in the City), and 10.3% of all housing units lacked some or all plumbing facilities according to 1970 statistics. (The highest in the City.) The vacancy rate also the highest in the City was 6.7%. In 1970 the Iron Triangle had the greatest number of housing units (4,129).

The median value of owner-occupied structures was \$15,000 in 1970. Median household income was \$5,123 in 1970. In 1975 median household income was \$3,280 using 1970 dollars, a 36.0% decrease. (This neighborhood had the largest percentage decrease in household income in the City.)

Age distribution of Iron Triangle residents was 35.3% for those under 18 years of age; 24.9% of the population was from 18 to 34 years; 24.9% were from 35 to 59 and 14.9% were 60 years and over.

The ethnic breakdown according to 1970 statistics was 28.5% White, 52.5% Black, 16.2% Spanish-American and 2.8% of other racial or ethnic origin.

The percent of the population below poverty was 23.6% and unemployment was 13.4% in 1970. (The highest rate of unemployment in the City.)

#### 10. Southside

Southside, populated by 10,122 persons, is located near the City's Container Port site and proposed Marina. To the south and west it is bordered by various industries and major warehousing activities as well as the Inner Harbor Area and the Santa Fe Channel. To the north it is bordered and separated from the Iron Triangle neighborhood by the Santa Fe tracks. The land is flat and has been subdivided since the early 1900s, but was only sparsely developed prior to World War II.

In the mid 1960s many poor quality fourplexes were built in the area and pressure arose to rezone the Southside to single-family. Most of the residential portion of the area is currently zoned for single-family residences, however,



pockets of multiple zoning still exist as well as the non-conforming multiple structures. Most of the area's 2,905 housing units is relatively new, i.e., post-war. Some of the housing has been rehabilitated in recent years through the use of the Model Cities Housing Rehabilitation Program. However, deterioration of some of the older homes is evident in the area. This is partly due to the hasty construction of homes just after the war; the low-level of maintenance, and the presence of land earmarked as right-of-way for the expansion of the Hoffman Freeway. Land reserved for the Hoffman Freeway is largely vacant, unmaintained and creates a blighting influence.

The housing stock consists of two public housing projects: Nystrom Village, 102 units of duplexes built in the early 40s; and Easterhill, 302 units built in the 1950s. 64.2% of the total housing units in this neighborhood were single-family structures. 44.3% of the units were owner-occupied and 0.7% lacked some or all plumbing facilities in 1970.

The median value of owner-occupied structures for this neighborhood in 1970 was \$17,500. Median household income was \$6,289 in 1970. In 1975 median household income was \$4,520 using 1970 dollars, a 28.1% decrease.

44.5% of the population was under 18 years of age, (the greatest concentration of persons under 18 years of age in the City); 24.7% were from 18 to 34 years; 23.2% were from 35 to 59 years and 7.7% were 60 and above according to 1970 Census statistics.

1.4% of the population was White, 91.0% was Black, 6.6% were Spanish-American and 1.0% were of other racial or ethnic origin in 1970.

28.4% of the Southside population was below poverty and 12.7% were unemployed according to 1970 Census figures.

#### 11. Pullman Plaza

Pullman Plaza, partly made-up of redevelopment land had a 1970 population of 6,006 persons. Located north of the Eastshore neighborhood and bounded by Carlson Boulevard on the west and Cutting Boulevard on the south, this area's dominant land use is single-family residential.

In recent years, several new housing developments have been constructed; townhouses, apartments and single-family detached units. Although the newer homes are basically well-maintained, some older dwellings are in poor condition, (with occasional concentrations of one-half blocks or more).



59.6% of the area's 1,921 housing units were owner-occupied and 73.5% were single-family structures in 1970. 1.7% of the total housing units lacked some or all plumbing facilities. The median age of units was 24 years in 1970 and the vacancy rate was 3.1%.

The median value of owner-occupied structures was \$18,600 for this neighborhood in 1970. The median household income was \$8,049 in 1970 and \$7,068 in 1975, using 1970 dollars, a 12.2% decrease in median household income.

38.5% of this area's population was under the age of 18 in 1970; 25.1% were 18 to 34 years; 27.1% were from 35 to 59 years; and 9.3% were 60 and above.

The racial composition was 15.7% White, 76.8% Black, 5.1% Spanish-American and 2.4% of other racial or ethnic origin.

15.6% of all households were below poverty and 7.1% were unemployed in 1970.

## 12. Belding-Woods

Situated on flatland midway between the hills and the Bay, Belding-Woods is an almost rectangular neighborhood with long rectangular blocks. It is separated from the Iron Triangle neighborhood by the Southern Pacific tracks. The coming together of two subdivisions (Belding and Woods) of varying design occurs along Pennsylvania and Grant Avenues in approximately the middle of the neighborhood.

The 2,072 housing units in this neighborhood is composed of 75.2% single family, with a concentration of duplexes and apartments on the western side of the neighborhood. About 50% of the housing south of Pennsylvania was built before 1939. The northern half of the area was built up more recently, i.e., post World War II. Median age of housing for the entire neighborhood was 31 years in 1970. 53.4% of the units were owner-occupied while 0.4% of the housing units lacked some or all plumbing facilities. The vacancy rate was 2.9%.

The median value of single-family structures was \$17,450 in 1970. Median household income in 1970 was \$7,987. In 1975 median household income was \$6,991, using 1970 dollars, a 12.5% decrease.

32.0% of the population was under 18 years of age; 27.0% were from 18 to 34 years; 27.9% were from 35 to 59 years; and 14.1% were 60 years and over in 1970.





The racial composition was 66.6% White, 9.5% Black, 20.0% Spanish-American, and 3.9% of other racial or ethnic origin.

The percent of the population below poverty in 1970 was 16.0%. The unemployment rate was 6.4%.

### 13. North & East I

North and East I, a community of 6,349 persons is mainly a residential area with commercial uses confined to frontages on 23rd Street and San Pablo Avenue. This neighborhood is sandwiched between the City of San Pablo on the north and the North and East II neighborhood on the south.

The 2,308 housing units in 1970 were generally in good condition, however, there are some scattered homes in poor condition but no serious concentrations. Low assessed value per unit is significant only along major thoroughfares and to some extent in the area just north of Richmond High School.

The median age of housing was 29 years in 1970 and the median value of single-family structures was \$19,300.

Median household income in 1970 was \$10,288 while in 1975 household income was \$9,167, using 1970 dollars, a 10.9% decrease.

27.5% of the population was under 18 years in 1970; 24.3% were from 18 to 34 years; 32.3% were from 35 to 59 years; and 15.9% were 60 and over.

Racial composition was 83.3% White, 2.0% Black, 12.2% Spanish-American and 2.5% of other racial or ethnic origin.

7.1% of the households were below poverty and 7.0% of the population was unemployed in 1970.





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